

# Internal Exchanges

## Best in the Business!

**Do you have clients who are, or soon will be, out of surrender charges and want a higher interest rate?**

If so, our Internal Exchange Program may benefit both you and your client.



### Benefit for Your Client

Start Earning a Higher Guaranteed Rate!  
Same Great Customer Service!



### Benefit for You

Full Commission Rate & Conference Credit!  
Fast, Hassle-Free Transfers!

Early Surrender Charges may be waived for up to 90 days prior to the end of the surrender charge period on an internal re-write, if it is beneficial for your client.\*\*

\*\*\*Watch for your weekly "Contracts Upcoming Out of Penalty" report; in APC and mailed to you.\*\*\*

If you have any questions, please contact your Annuity Regional Vice President!

\*\*Contracts issued in Florida do not qualify for surrender charge waiver. To avoid penalties, surrenders must occur after the end of the surrender charge period. For Producer use only. Other restrictions may apply. Manhattan Life & Western United Life reserve the right to terminate this program without notice.

## Manhattan Life | Western United Life

Direct Mail: PO Box 2290, Spokane WA 99210-2217  
Overnight: 929 W Sprague Ave, Spokane WA 99201  
Mail: 929 W Sprague Ave, Spokane WA 99201  
Toll Free: 800-247-2045 | Local: 509-835-2500 | Fax: 509-835-3190  
Email: [AnnuityServices@wula.com](mailto:AnnuityServices@wula.com) | Website: [ManhattanLife.com](http://ManhattanLife.com)



**ManhattanLife™**  
Standing By You. Since 1850.

