



ManhattanLife
Standing By You. Since 1850.



Our Financial Strength

ManhattanLife is standing by you. We have never been stronger as a company, both operationally and financially, and our 172 year history is a testament to our resilience. As of December 31, 2022, the company has over **\$2.9 billion** in assets and capital and a surplus in excess of statutory **\$240 million**.

Our Product Strength

ManhattanLife offers a comprehensive product portfolio, a one-stop shop for insurance & annuities. We offer a broader product range with a diverse product offering to meet customer needs through all phases of life.

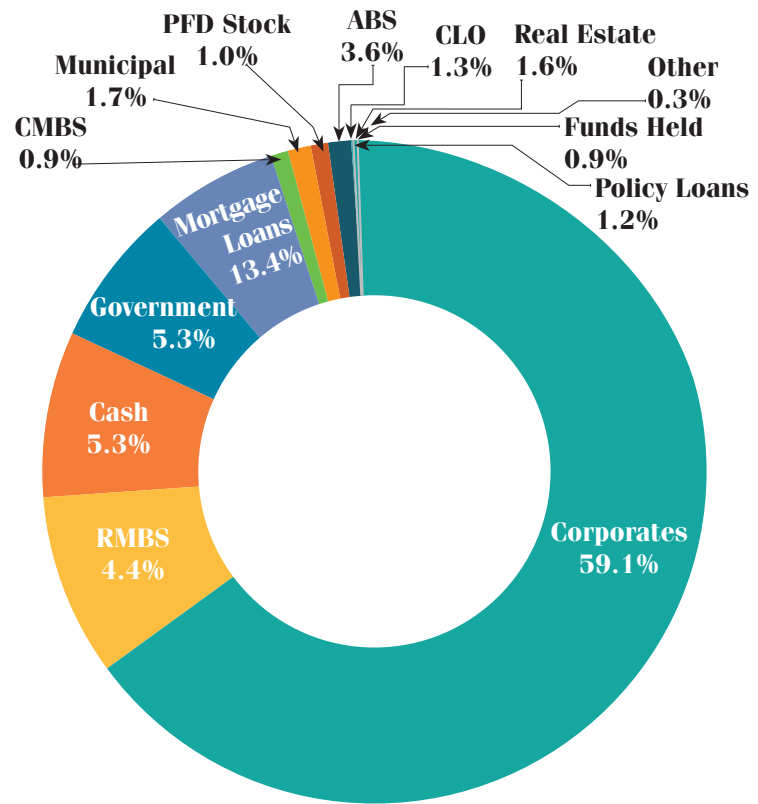
Our Commitment

- One of America’s oldest insurance companies (est. 1850), Independent & privately held for 172 years.
- Broad, diverse portfolio of insurance & investment products.
- Core values of reliability, fairness & respect.

Our Mission

Helping you achieve health, wealth & security for life.

Invested Asset Allocation*



98% of bonds are NAIC 1 “High Quality” to NAIC 2 “High Quality”

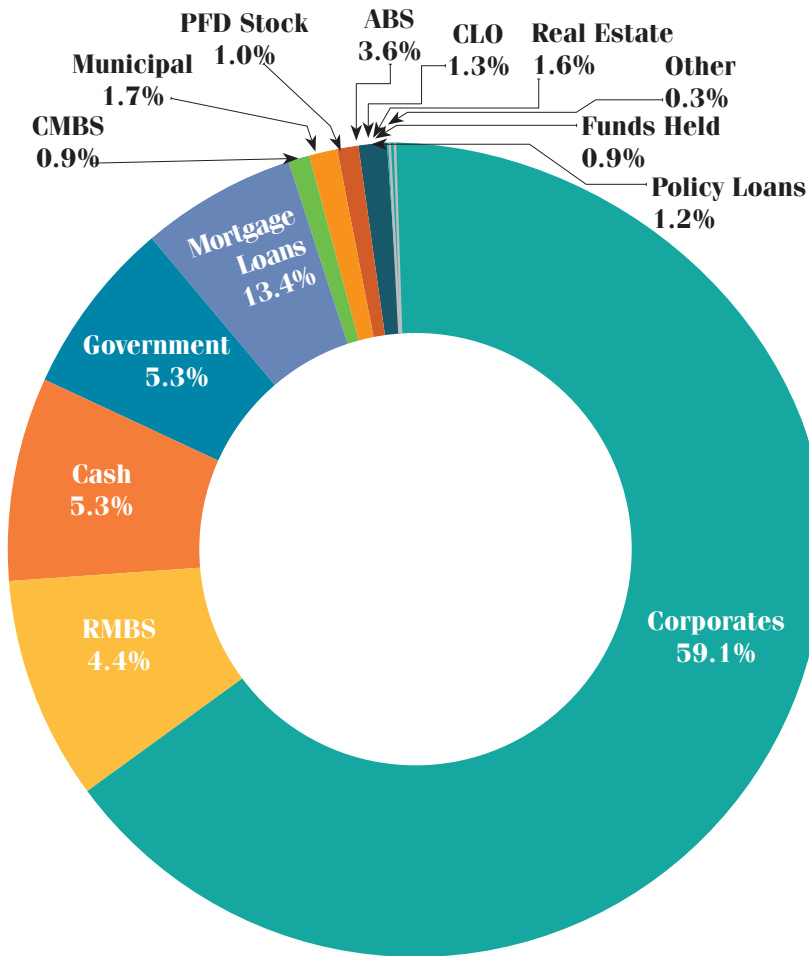
*CMBS - Commercial Mortgage Backed Securities;
PFD - Preferred Stock;
CLO - Collateralized Loan Obligation;
ABS - Asset-Backed Security;
MBS - Mortgage Backed Securities;

Manhattan Life Insurance Company
Family Life Insurance Company
Western United Life Assurance Company
ManhattanLife Insurance and Annuity Company
Standard Life and Casualty Insurance Company
ManhattanLife of America Insurance Company

www.manhattanlife.com

Investment Overview Detail

Invested Asset Allocation*



Book Yield (Excluding Cash)	3.65
Average Mortgage Loan Yield	4.88
Book Yield (Corps/Structured/Govt)	3.43
Coupon (Corps/Structured/Govt)	3.47
Maturity (Yrs)	8.58
Effective Duration	6.04
Average Quality	Baa 1
NAIC 1 & 2	98.18%

ASSET ALLOCATION	Mkt Val (000)	% of Assets
Corporates	1,656,737,812	59.1%
Mortgage Loans	374,295,441	13.4%
Government	148,176,205	5.3%
Cash	147,567,000	5.3%
RMBS	123,396,537	4.4%
ABS	100,879,448	3.6%
Municipal	47,312,228	1.7%
Real Estate	44,421,000	1.6%
CLO	35,293,864	1.3%
Policy Loans	33,206,000	1.2%
Preferred Stock	28,907,482	1.0%
Funds Held	26,465,000	0.9%
CMBS	25,362,701	0.9%
Other/FHLB Stock	9,018,928	0.3%
Total:	2,801,039,646	100.0%

*Invested Assets as of 12/31/2022