



# Manhattan Life Insurance Company

## Multi-Year Guarantee Annuities (MYGA)

Annuity Rates Effective: January 15, 2026

Guaranteed Rates	Guarantee Period	Minimum Premium	Issue Age	Surrender Charges (%)	Penalty-Free Available	ROP	MVA	Auto Renew	Death Benefit
<b>New York Rates</b>									
<b>Preferred Choice - New York Only</b>									
4.15%	3 Years	\$10,000	0 - 99	6, 5, 4	Interest or RMD	No	No	No	Annuity Value
<b>4.60%</b>	5 Years	\$10,000	0 - 84	8, 7, 6, 5, 4	15% Per Calendar Yr	No	No	No	Annuity Value
3.75%	6 Years	\$25,000	0 - 84	8, 7, 6, 5, 4, 3	15% Per Calendar Yr	No	No	No	Annuity Value
3.95%	7 Years	\$10,000	0 - 84	8, 7, 6, 5, 4, 3, 2	15% Per Calendar Yr	No	No	No	Annuity Value
<b>Premium Preferred - New York Only</b>									
<b>3.65%</b>	5 Years	\$10,000	0 - 84	8, 7, 6, 5, 4	15% Per Calendar Yr	Yes	No	No	Annuity Value
3.70%	7 Years	\$10,000	0 - 84	8, 7, 6, 5, 4, 3, 2	15% Per Calendar Yr	Yes	No	No	Annuity Value
<b>Rates in All Other States</b>									
<b>Preferred Choice - (N/A in ND, SD)</b>									
4.10%	3 Years	\$10,000	0 - 99	6, 5, 4	Interest or RMD	No	No	No	Annuity Value
4.30%	5 Years	\$10,000	0 - 84	8, 7, 6, 5, 4	15% Per Calendar Yr	No	No	No	Annuity Value
4.35%	6 Years	\$25,000	0 - 84	8, 7, 6, 5, 4, 3	15% Per Calendar Yr	No	No	No	Annuity Value
4.40%	7 Years	\$10,000	0 - 84	8, 7, 6, 5, 4, 3, 2	15% Per Calendar Yr	No	No	No	Annuity Value
<b>Premium Preferred - (N/A in ND, SD)</b>									
4.00%	5 Years	\$10,000	0 - 84	8, 7, 6, 5, 4	15% Per Calendar Yr	Yes	No	No	Annuity Value
4.25%	7 Years	\$10,000	0 - 84	8, 7, 6, 5, 4, 3, 2	15% Per Calendar Yr	Yes	No	No	Annuity Value

For Agent, Broker or Producer use only. Not for use with the public or consumers. Manhattan Life Insurance Company reserves the right to change rates or terminate any program without notice. Other limitations and exclusions may apply. Tax Qualifiers: Non-Qualified, and IRA including Roth, SEP, Simple, and Traditional. \$1,000,000 is the maximum single premium amount that can be applied to a contract without prior approval from the Company.

MYGA Plans & Features	Preferred Choice 3, 5, 6, & 7 Years	Premium Preferred 5, & 7 Years
N/A in Owner Resident States	ND, SD	ND, SD
Free Look Period	<input checked="" type="checkbox"/> 30 Days	<input checked="" type="checkbox"/> 30 Days
Penalty-Free Amount	<input checked="" type="checkbox"/> 3 Year - Accrued Interest or RMD; 5, 6, & 7 Year - 15% of the Annuity Value	<input checked="" type="checkbox"/> 15% of the Annuity Value
Penalty-Free Period (Beginning 1st Year)	<input checked="" type="checkbox"/> Interest - Anytime; RMD - Current Year; 15% - per Calendar Year	<input checked="" type="checkbox"/> Per Calendar Year
Death Benefit	<input checked="" type="checkbox"/> Annuity Value No Surrender Charges on death of the Annuitant	<input checked="" type="checkbox"/> Annuity Value No Surrender Charges on death of the Annuitant
Guaranteed Return of Premium (ROP)	No	<input checked="" type="checkbox"/> Return of single premium minus withdrawals
Market Value Adjustment (MVA)	No	No

\*EFT is required on MVA products and highly recommended on all others. It is the most secure method for your client's payouts. EFT allows their distribution to be credited to their checking account within two (2) business days of processing without the usual delays in mailing or the possibility of loss or theft. Please have them complete and return an "Annuity Income Payment Request" or "Authorization for Direct Deposit" form with a voided check attached.