

Guaranteed Rates		Guarantee Period	Minimum Premium	Annuitant's Actual Issue Age	Early Surrender Charges	Penalty-Free Partial Surrenders	Guaranteed Return of Premium (ROP)*	Death Benefit
Others	CA/NY							
<b>Preferred Choice (N/A in ND, SD)</b>								
1.80%	1.60%	3 Years	\$10,000	0 - 99	6, 5, 4, 0%	Accrued Interest or RMD	No	Annuity Value
2.25%	1.95%	5 Years		0 - 84	8, 7, 6, 5, 4, 0%			
2.25%	1.95%	6 Years	\$25,000	0 - 84	8, 7, 6, 5, 4, 3, 0%	15% Per Calendar Year		
2.30%	2.05%	7 Years	\$10,000	0 - 84	8, 7, 6, 5, 4, 3, 2, 0%			
<b>Premium Preferred (N/A in ND, SD)</b>								
2.10%	1.70%	5 Years	\$10,000	0 - 84	8, 7, 6, 5, 4, 0%	15% Per Calendar Year	Yes	Annuity Value
2.15%	1.80%	7 Years		0 - 84	8, 7, 6, 5, 4, 3, 2, 0%			

For Agent, Broker or Producer use only. Not for use with the public or consumers. Manhattan Life 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 (Qualified funds are not accepted for Puerto Rico). \$1,000,000 is the maximum single premium amount that can be applied to a contract without prior approval from the Company. \*ROP: The return of the initial single premium paid, minus any partial surrenders taken.

MYGA Plans & Features	Preferred Choice 3, 5, 6, & 7 Years	Premium Preferred 5, & 7 Years
Owner Resident States Where N/A	ND, SD	ND, SD
Free Look Period	<input checked="" type="checkbox"/> 30 Days	<input checked="" type="checkbox"/> 30 Days
Penalty-Free Partial Surrenders* (Withdrawals)	<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
Withdrawal* Period	<input checked="" type="checkbox"/> Interest - Anytime; RMD - Current Year	<input checked="" type="checkbox"/> Per Calendar Year
Waiver of Surrender Charges	<input checked="" type="checkbox"/> At Death of the Annuitant	<input checked="" type="checkbox"/> At 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
Death Benefit	<input checked="" type="checkbox"/> Annuity Value	<input checked="" type="checkbox"/> Annuity Value

\*EFT is the required and most secure method for your client's payouts. This 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.