

Guaranteed Rates	Guarantee Period	Minimum Premium	Issue Age	Surrender Charges (%)	Penalty-Free Available	ROP	MVA	Auto Renew	Death Benefit
Discovery - (N/A in NY, PR)									
↓ 4.25%	3 Years *	\$ 10,000	0 - 99	6, 5, 4	Interest or RMD	No	No	No	Annuity Value
↓ 4.50%	5 Years	\$ 10,000	0 - 84	8, 7, 6, 5, 4	15% Per Calendar Yr	No	No	No	Annuity Value
↓ 4.50%	6 Years	\$ 25,000	0 - 84	8, 7, 6, 5, 4, 3	15% Per Calendar Yr	No	No	No	Annuity Value
↓ 4.55%	7 Years	\$ 10,000	0 - 84	8, 7, 6, 5, 4, 3, 2	15% Per Calendar Yr	No	No	No	Annuity Value
Discovery Plus - (N/A in CA, NY, PR)									
↓ 4.35%	3 Years	\$ 10,000	0 - 99	6, 5, 4	Interest or RMD	No	No	No	Annuity Value
↓ 4.70%	5 Years	\$ 10,000	0 - 84	8, 7, 6, 5, 4	Interest or RMD	No	No	No	Annuity Value
↓ 4.70%	7 Years	\$ 10,000	0 - 84	8, 7, 6, 5, 4, 3, 2	Interest or RMD	No	No	No	Annuity Value
Future Select - (N/A in NY, PR)									
↓ 4.20%	5 Years	\$ 10,000	0 - 90	8, 7, 6, 5, 4	15% Per Calendar Yr	Yes	No	No	Annuity Value
↓ 4.40%	7 Years	\$ 10,000	0 - 84	8, 7, 6, 5, 4, 3, 2	15% Per Calendar Yr	Yes	No	No	Annuity Value
Navigator Elite MVA - (N/A in NY, PR)									
↓ 4.65%	3 Years	\$ 10,000	0 - 97	8, 7, 6 **	10% Per Contract Yr	No	Yes	Yes	Annuity Value
↓ 5.10%	5 Years	\$ 10,000	0 - 84	8, 7, 6, 5, 4 **	10% Per Contract Yr	No	Yes	Yes	Annuity Value
↓ 5.10%	7 Years	\$ 10,000	0 - 84	8, 7, 6, 5, 4, 3, 2 **	10% Per Contract Yr	No	Yes	Yes	Annuity Value
Navigator Ultra MVA - (N/A in CA, NY, PR)									
↓ 4.85%	3 Years	\$ 10,000	0 - 75	9, 8, 7	No	No	Yes	Yes	Surrender Value
↓ 5.25%	5 Years	\$ 10,000	0 - 75	9, 8, 7, 6, 5	No	No	Yes	Yes	Surrender Value
↓ 5.25%	7 Years	\$ 10,000	0 - 75	9, 8, 7, 6, 5, 4, 3	No	No	Yes	Yes	Surrender Value

* 3-Year Discovery is only available in California

** California Navigator Elite MVA Surrender Charges are: 3-Year - 7, 6, 5 | 5-Year - 7, 6, 5, 4, 3 | 7-Year - 7, 6, 5, 4, 3, 2, 1

For Agent, Broker or Producer use only. Not for use with the public or consumers. Western United 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.



ManhattanLife™

Standing By You. Since 1850.



Western United Life Insurance Company

Multi-Year Guarantee Annuities (MYGA)

Annuity Rates Effective: September 29, 2025

MYGA Plans & Features	Discovery 3, 5, 6, & 7 Years	Discovery Plus 3, 5, & 7 Years	Future Select 5, & 7 Years	Navigator Elite MVA*	Navigator Ultra MVA*
N/A in Owner Resident States	NY, PR; (3-Year Only Available in CA)	CA, NY, PR	NY, PR	NY, PR	CA, NY, PR
Free Look Period	<input checked="" type="checkbox"/> 30 Days	<input checked="" type="checkbox"/> 15 days or as required by Owner's resident state	<input checked="" type="checkbox"/> 30 Days	<input checked="" type="checkbox"/> 15 days or as required by Owner's resident state	<input checked="" type="checkbox"/> 15 days or as required by Owner's resident state
Penalty-Free Amount Available	<input checked="" type="checkbox"/> 3 Year - Accrued Interest or RMD; 5, 6, & 7 Year - 15% of the Annuity Value	<input checked="" type="checkbox"/> Accrued Interest or RMD	<input checked="" type="checkbox"/> 15% of the Annuity Value	<input checked="" type="checkbox"/> 10% of the Annuity Value	No
Penalty-Free Period (Beginning 1st Year)	<input checked="" type="checkbox"/> Interest - Anytime; RMD - Current Year; 15% - per Calendar Year	<input checked="" type="checkbox"/> Interest - Anytime; RMD - Current Year	<input checked="" type="checkbox"/> Per Calendar Year	<input checked="" type="checkbox"/> Per Contract Year	No
Waiver of Surrender Charges	No	No	No	<input checked="" type="checkbox"/> Yes if Annuitant is diagnosed with terminal illness	No
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	<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	<input checked="" type="checkbox"/> Surrender Value
Guaranteed Return of Premium (ROP)	No	No	<input checked="" type="checkbox"/> Return of single premium minus withdrawals	No	No
Market Value Adjustment (MVA)	No	No	No	<input checked="" type="checkbox"/> Yes May increase or decrease the amount received	<input checked="" type="checkbox"/> Yes May increase or decrease the amount received
Auto Renewal	No	No	No	<input checked="" type="checkbox"/> Yes 45-day Grace Period	<input checked="" type="checkbox"/> Yes 30-day Grace Period

*EFT is required on MVA products, and highly recommended for 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.

Annuity Rate Change Notice
Change Decided On - 09/19/2025
Rate Effective Date - 09/29/2025

MYGAs

Carrier	Product	Guarantee Period	State	Current Rate	Rate Change (bps)	New Rate
WULA	Discovery	3	CA	4.45%	-20	4.25%
WULA	Discovery	5		4.70%	-20	4.50%
WULA	Discovery	6		4.70%	-20	4.50%
WULA	Discovery	7		4.75%	-20	4.55%
WULA	Discovery Plus	3		4.55%	-20	4.35%
WULA	Discovery Plus	5		4.90%	-20	4.70%
WULA	Discovery Plus	7		4.90%	-20	4.70%
WULA	Future Select	5		4.40%	-20	4.20%
WULA	Future Select	7		4.60%	-20	4.40%
WULA	Navigator Elite MVA	3		4.85%	-20	4.65%
WULA	Navigator Elite MVA	5		5.30%	-20	5.10%
WULA	Navigator Elite MVA	7		5.30%	-20	5.10%
WULA	Navigator Ultra MVA	3		5.05%	-20	4.85%
WULA	Navigator Ultra MVA	5		5.45%	-20	5.25%
WULA	Navigator Ultra MVA	7		5.45%	-20	5.25%
MLIC	Preferred Choice	3		4.30%	-20	4.10%
MLIC	Preferred Choice	3	NY	4.30%	-15	4.15%
MLIC	Preferred Choice	5		4.50%	-20	4.30%
MLIC	Preferred Choice	5	NY	4.85%	-15	4.70%
MLIC	Preferred Choice	6		4.55%	-20	4.35%
MLIC	Preferred Choice	6	NY	3.90%	-15	3.75%
MLIC	Preferred Choice	7		4.60%	-20	4.40%
MLIC	Preferred Choice	7	NY	4.10%	-15	3.95%
MLIC	Premium Preferred	5		4.20%	-20	4.00%
MLIC	Premium Preferred	5	NY	3.90%	-15	3.75%
MLIC	Premium Preferred	7		4.45%	-20	4.25%
MLIC	Premium Preferred	7	NY	3.85%	-15	3.70%