ManhattanLife™
Standing By You. Since 1850.

Western United Life Insurance Company

Multi-Year Guarantee Annuities (MYGA)

Annuity Rates Effective: July 01, 2026

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)*									
4.35%	3 Years *	$10,000	0 - 99	6, 5, 4	Interest or RMD	No	No	No	Annuity Value
4.75%	5 Years	$10,000	0 - 84	8, 7, 6, 5, 4	15% Per Calendar Yr	No	No	No	Annuity Value
4.75%	6 Years	$25,000	0 - 84	8, 7, 6, 5, 4, 3	15% Per Calendar Yr	No	No	No	Annuity Value
4.80%	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)*									
4.45%	3 Years	$10,000	0 - 99	6, 5, 4	Interest or RMD	No	No	No	Annuity Value
4.95%	5 Years	$10,000	0 - 84	8, 7, 6, 5, 4	Interest or RMD	No	No	No	Annuity Value
4.95%	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)*									
4.45%	5 Years	$10,000	0 - 90	8, 7, 6, 5, 4	15% Per Calendar Yr	Yes	No	No	Annuity Value
4.65%	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)*									
4.75%	3 Years	$10,000	0 - 97	8, 7, 6 **	10% Per Contract Yr	No	Yes	Yes	Annuity Value
5.35%	5 Years	$10,000	0 - 84	8, 7, 6, 5, 4 **	10% Per Contract Yr	No	Yes	Yes	Annuity Value
5.35%	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)*									
4.95%	3 Years	$10,000	0 - 75	9, 8, 7	No	No	Yes	Yes	Surrender Value
5.50%	5 Years	$10,000	0 - 75	9, 8, 7, 6, 5	No	No	Yes	Yes	Surrender Value
5.50%	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. 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. Other limitations and exclusions may apply.

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MYGA Plans & Features	**Discovery** 3, 5, 6, & 7 Years	**Discovery Plus** 3, 5, & 7 Years	**Future Select** 5, & 7 Years	**Navigator Elite MVA*** 3, 5, & 7 Years	**Navigator Ultra MVA*** 3, 5, & 7 Years
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	☑ 30 Days	☑ 15 days or as required by Owner's resident state	☑ 30 Days	☑ 15 days or as required by Owner's resident state	☑ 15 days or as required by Owner's resident state
Penalty-Free Amount Available	☑ 3 Year - Accrued Interest or RMD; 5, 6, & 7 Year - 15% of the Annuity Value	☑ Accrued Interest or RMD	☑ 15% of the Annuity Value	☑ 10% of the Annuity Value	No
Penalty-Free Period (Beginning 1st Year)	☑ Interest - Anytime; RMD - Current Year; 15% - per Calendar Year	☑ Interest - Anytime; RMD - Current Year	☑ Per Calendar Year	☑ Per Contract Year	No
Waiver of Surrender Charges	No	No	No	☑ Yes if Annuitant is diagnosed with terminal illness	No
Death Benefit	☑ Annuity Value No Surrender Charges on death of the Annuitant	☑ Annuity Value No Surrender Charges on death of the Annuitant	☑ Annuity Value No Surrender Charges on death of the Annuitant	☑ Annuity Value No Surrender Charges on death of the Annuitant	☑ Surrender Value
Guaranteed Return of Premium (ROP)	No	No	☑ Return of single premium minus withdrawals	No	No
Market Value Adjustment (MVA)	No	No	No	☑ Yes May increase or decrease the amount received	☑ Yes May increase or decrease the amount received
Auto Renewal	No	No	No	☑ Yes 45-day Grace Period	☑ Yes 30-day Grace Period

***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.