

# The Manhattan Life Insurance Company

## Multi-Year Guarantee Annuities

June 9, 2017

**ANNUITY RATES EFFECTIVE FROM MARCH 20, 2017**

*Annuity Producer Use Only - Not for Use With Consumers*

Annuity Plan Name	Guaranteed Rate		Guarantee Period	Minimum/Maximum Premium (USD)	Annuitant's Actual Issue Age	Early Surrender Charges	Penalty-Free Partial Surrenders	Return of Premium (ROP)**
	All Others	California* New York						
<b>Preferred Choice 3</b>	<b>1.65%</b>	<b>1.55%</b>	3 Years	\$10K/1MM	0 - 99	6, 5, 4, 0%	Accum Interest or RMD Only	No
<b>Preferred Choice 5</b>	<b>2.65%</b>	<b>2.55%</b>	5 Years	\$10K/1MM	0 - 84	8, 7, 6, 5, 4, 0%		No
<b>Preferred Choice 6</b>	<b>2.70%</b>	<b>2.60%</b>	6 Years	\$25K/1MM	0 - 84	8, 7, 6, 5, 4, 3, 0%	15% Per Calendar Year	No
<b>Preferred Choice 7</b>	<b>2.75%</b>	<b>2.65%</b>	7 Years	\$10K/1MM	0 - 84	8, 7, 6, 5, 4, 3, 2, 0%		No
<b>Premium Preferred 5**</b>	<b>2.40%</b>	<b>2.30%</b>	5 Years	\$10K/1MM	0 - 84	8, 7, 6, 5, 4, 0%	15% Per Calendar Year	Yes
<b>Premium Preferred 7**</b>	<b>2.50%</b>	<b>2.40%</b>	7 Years	\$10K/1MM	0 - 84	8, 7, 6, 5, 4, 3, 2, 0%		Yes

\* California new business is currently only available for qualified funds.

\*\*ROP is the premium paid, minus any partial surrenders taken.

Marketing States: AK, AL, AR, AZ, CA, CO, CT, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, NE, NH, NJ, NM, NV, NY, OH, OK, OR, PA, PR, RI, SC, TN, TX, UT, VA, VT, WA, WI, WV, WY

Tax Qualifier: Non-Qualified, and IRA including Roth, SEP, Simple and Traditional.  
(Puerto Rico Qualified funds must have prior approval from the Annuity Operations Office.)

Withdrawals: Withdrawals (Partial Surrenders) need to be set up as Electronic Fund Transfers (EFT).