Western United Life’s **Navigator Ultra MVA**

MYGA offers tax-deferred growth to meet your retirement savings needs.

For more information, you may contact your Annuity Regional Sales Director:

- Marc Puzzo, Spokane, WA
- Dale Whitney, Spokane, WA
- Jon Boyd, St Paul, MN
- Matt Loparco, Canton, CT
- Jason Goehring, Richmond, TX

Or, the Annuity Marketing team in the Spokane, WA, Annuity Operations Office.

This fact sheet is a brief summary of the **Navigator Ultra MVA** provisions and is not part of any contract. Please contact one of our insurance producers for full product details and benefits.

The contract referred to in this fact sheet is an annuity offered by an insurance company and is not insured by FDIC. It is not the product of, nor is it guaranteed by, any bank. Withdrawals made prior to age 59.5 are subject to ordinary income taxation and may be subject to tax penalties. You should consult your personal tax advisor about any specific points that may be of importance to you. Neither ManhattanLife nor any of its subsidiaries or representatives provide tax, legal, or accounting advice.

FEATURES

- **Guaranteed Minimum Interest Rate**
  1-3% for contract years 4+
- **Annuitant’s Actual Issue Age**
  0-75
- **Minimum/Maximum Premium**
  $10,000 - $1,000,000
- **Tax Qualifier**
  Non-Qualified; IRA incl. Roth, SEP, Simple, & Traditional
- **Surrender Charges by Contract Year (%)**
  9, 8, 7, 0 (may exceed interest earned)
- **Partial Surrenders**
  Must be set up as Electronic Funds Transfer (EFT)
- **Auto Renewal**
  Your Contract will automatically renew at the end of each Guarantee Period for a new guarantee period. The new period will have the same term, surrender charge schedule and MVA, along with a newly declared interest rate.

**Not Available in Owner Resident States**

CA, DE, FL, MN, ND, NY, PR, SD

**Form Number(s)**

ICC20-SPMYGA-MVA, ICC20-WUNVU3
This fact sheet is for an annuity issued by Western United Life Assurance Company (WULA), domiciled in the state of Washington. WULA is a member of the ManhattanLife group of operating life and health insurance companies:

Manhattan Life Insurance Company
Western United Life Assurance Company
Family Life Insurance Company
ManhattanLife Assurance Company of America
Standard Life and Casualty Insurance Company

Issued by
WESTERN UNITED LIFE ASSURANCE COMPANY

Direct Mail: PO Box 2290, Spokane WA  99210-2217
Overnight: 929 W Sprague Ave, Spokane WA  99201

Toll Free: 800.247.2045
Phone: 509.835.2500
Fax: 509.835.3190

E-mail: AnnuityServices@wula.com
Web: ManhattanLife.com
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**FEATURES**

**Guaranteed Minimum Interest Rate**
1-3% for contract years 6+

**Annuitant’s Actual Issue Age**
0-75

**Minimum/Maximum Premium**
$10,000 - $1,000,000

**Tax Qualifier**
Non-Qualified; IRA incl. Roth, SEP, Simple, & Traditional

**Surrender Charges by Contract Year (%)**
9, 8, 7, 6, 5, 0 (may exceed interest earned)

**Partial Surrenders**
Must be set up as Electronic Funds Transfer (EFT)

**Auto Renewal**
Your Contract will automatically renew at the end of each Guarantee Period for a new guarantee period. The new period will have the same term, surrender charge schedule and MVA, along with a newly declared interest rate.

**Not Available in Owner Resident States**
CA, DE, FL, MN, ND, NY, PR, SD

**Form Number(s)**
ICC20-SPMYGA-MVA, ICC20-WUNVU5
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Western United Life’s

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**FEATURES**

- **Guaranteed Minimum Interest Rate**
  1-3% for contract years 8+

- **Annuitant’s Actual Issue Age**
  0-75

- **Minimum/Maximum Premium**
  $10,000 - $1,000,000

- **Tax Qualifier**
  Non-Qualified; IRA incl. Roth, SEP, Simple, & Traditional

- **Surrender Charges by Contract Year (%)**
  9, 8, 7, 6, 5, 4, 3, 0 (may exceed interest earned)

- **Partial Surrenders**
  Must be set up as Electronic Funds Transfer (EFT)

- **Auto Renewal**
  Your Contract will automatically renew at the end of each Guarantee Period for a new guarantee period. The new period will have the same term, surrender charge schedule and MVA, along with a newly declared interest rate.

- **Not Available in Owner Resident States**
  CA, DE, FL, MN, ND, NY, PR, SD

- **Form Number(s)**
  ICC20-SPMYGA-MVA, ICC20-WUNVU7

WUNVU7-FACTS-MK_0920
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