A Single Premium, Tax-Deferred, Multi-Year Guarantee Annuity (MYGA)

5-Year Guarantee Period

Western United Life Assurance Company's **Discovery Plus**

MYGA offers the growth and liquidity 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 **Discovery Plus** 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.



Discovery Plus

FEATURES

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

Annuitant's Actual Issue Age 0-84

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

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

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

Penalty-Free Partial Surrender Amount Accrued interest or RMD only (available year one)

Partial Surrenders Need to be set up as Electronic Funds Transfer (EFT)

Waiver of Surrender Charges Surrender Charges are waived upon death of the Annuitant

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

Form Number(s) ICC20-SPMYGA, ICC20-WUDSP5





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 A Single Premium, Tax-Deferred, Multi-Year Guarantee Annuity (MYGA)

7-Year Guarantee Period

Western United Life Assurance Company's **Discovery Plus**

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Discovery Plus

FEATURES

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

Annuitant's Actual Issue Age 0-84

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

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

Surrender Charges by Contract Year (%) 8, 7, 6, 5, 4, 3, 2, 0 (may exceed interest earned)

Penalty-Free Partial Surrender Amount Accrued interest or RMD only (available year one)

Partial Surrenders Need to be set up as Electronic Funds Transfer (EFT)

Waiver of Surrender Charges Surrender Charges are waived upon death of the Annuitant

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

Form Number(s) ICC20-SPMYGA, ICC20-WUDSP7





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