



**Western United Life**

A ManhattanLife Company

# Future Select

## 5-Year Guarantee Period

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

### FEATURES

#### Guaranteed Minimum Interest Rate

1-3% for contract years 6+

#### Annuitant's Actual Issue Age

0-90

#### Minimum/Maximum Premium

\$10,000 - \$1,000,000

#### Guaranteed Return of Premium

Return of premium paid minus any partial surrenders taken

#### 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

15% per calendar year

#### 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

DE, FL, MN, NY, PR

#### Form Number(s)

ICC14-SPDA, ICC16-WUFTS5;  
2016-SPDA, 2016-WUFTS5 (ND, SD)

This fact sheet is a brief summary of the **Future Select** 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.

WUFTS5-FACTS\_0920

Western United Life's

### **Future Select**

MYGA offers the growth and liquidity to  
meet your retirement savings needs.

Guaranteed Rate

(Effective Annual Yield)

Effective Date

(Subject to change)

**Please Contact:**

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

Local: 509-835-2500

Fax: 509-835-3190

Email: [AnnuityServices@wula.com](mailto:AnnuityServices@wula.com)

Website: [ManhattanLife.com](http://ManhattanLife.com)



This is an annuity contract issued by Western United Life Assurance Company (WULA), domiciled in the state of Washington. WULA is a member of the ManhattanLife group of four operating life and health insurance companies:

Manhattan Life Insurance Company  
Western United Life Assurance Company  
Family Life Insurance Company  
ManhattanLife Assurance Company of America