

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



Western United Life

A ManhattanLife Company

**3-Year
Guarantee Period**

Navigator Elite MVA

Western United Life's
Navigator Elite MVA
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
Navigator Elite 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.

WUNVE3-FACTS-MK_0920

FEATURES

Guaranteed Minimum Interest Rate

1-3% for contract years 4+

Annuitant's Actual Issue Age

0-97

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, 0 (may exceed interest earned)

Penalty-Free Partial Surrender Amount

10% per contract year (available year one)

Partial Surrenders

Must be set up as Electronic FundsTransfer (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-MVA, ICC20-WUNVE3





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)**



Western United Life

A ManhattanLife Company

**5-Year
Guarantee Period**

Navigator Elite MVA

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WUNVE5-FACTS-MK_0920

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

10% per contract year (available year one)

Partial Surrenders

Must be set up as Electronic FundsTransfer (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-MVA, ICC20-WUNVE5





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**A Single Premium,
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Annuity (MYGA)**



Western United Life

A ManhattanLife Company

**7-Year
Guarantee Period**

Navigator Elite MVA

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Navigator Elite MVA
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retirement savings needs.

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WUNVE5-FACTS-MK_0920

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

10% per contract year (available year one)

Partial Surrenders

Must be set up as Electronic FundsTransfer (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-MVA, ICC20-WUNVE7





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