

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



Western United Life

A ManhattanLife Company

**3-Year
Guarantee Period**

Navigator Ultra MVA

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.

WUNVU3-FACTS-MK_0920

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

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



Western United Life

A ManhattanLife Company

**5-Year
Guarantee Period**

Navigator Ultra MVA

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WUNVU5-FACTS-MK_0920

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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Annuity (MYGA)**



Western United Life

A ManhattanLife Company

**7-Year
Guarantee Period**

Navigator Ultra MVA

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Navigator Ultra MVA
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retirement savings needs.

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WUNVU7-FACTS-MK_0920

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





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