



ManhattanLife™

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Product Training for
Individual, Single Premium, Tax-Deferred,
Multi-Year Guarantee Annuities (MYGA)

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The Company



- **The “Company”**

The annuity products in this training presentation are issued by the ManhattanLife companies below:

- Manhattan Life Insurance Company (MLIC) is domiciled in the state of New York.
- Western United Life Assurance Company (WULA) is domiciled in the state of Washington.

- **How does the Annuity Value Grow?**

- The annuity product your client chooses will earn a tax-deferred interest rate, that is guaranteed for the period they choose, from the Contract Date.
- All interest rates quoted in the annuity contract are credited and compounded daily to arrive at an effective annual yield. If any withdrawals are taken during the Contract Year, it will reduce the value of the annuity and the interest earned due to an interruption of the interest compounding.
- The Annuity Value of the contract at any time is the single premium paid, minus any Premium Tax (if applicable), minus any withdrawals taken, plus credited interest. The Annuity Value is used to determine the annuity payout.



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Multi-Year Guarantee Annuity (MYGA) Plan Features

WULA Comparison Chart



Products & Features	<u>Discovery</u> 3, 5, 6, & 7 Years	<u>Discovery Plus</u> 3, 5, & 7 Years	<u>Future Select</u> 5 & 7 Years	<u>Navigator Elite MVA</u> 3, 5, & 7 Years	<u>Navigator Ultra MVA</u> 3, 5, & 7 Years
Owner Domicile States Where N/A	NY, PR (3-yr only avail in CA)	CA, NY, PR	NY, PR	NY, PR	CA, NY, PR
Free Look Period	30 Days	15 days or as required by Owner's domicile state	30 Days	15 days or as required by Owner's domicile state	15 days or as required by Owner's domicile state
Surrender Charge Schedule	3-Yr % - 6, 5, 4, 0 5-Yr % - 8, 7, 6, 5, 4, 0 6-Yr % - 8, 7, 6, 5, 4, 3, 0 7-Yr % - 8, 7, 6, 5, 4, 3, 2, 0	3-Yr % - 6, 5, 4, 0 5-Yr % - 8, 7, 6, 5, 4, 0 7-Yr % - 8, 7, 6, 5, 4, 3, 2, 0	5-Yr % - 8, 7, 6, 5, 4, 0 7-Yr % - 8, 7, 6, 5, 4, 3, 2, 0	3-Yr % - 8, 7, 6 (CA - 7, 6, 5) 5-Yr % - 8, 7, 6, 5, 4 (CA - 7, 6, 5, 4, 3) 7-Yr % - 8, 7, 5, 4, 3, 2 (CA - 7, 6, 5, 4, 3, 2, 1)	3-Yr % - 9, 8, 7 5-Yr % - 9, 8, 7, 6, 5 7-Yr % - 9, 8, 7, 6, 5, 4, 3
Penalty-Free Withdrawal/Surrender* Amount Available	3-year - Accrued Interest or RMD; 5, 6, & 7-year - 15% of Annuity Value	Accrued Interest Or RMD	15% of the Annuity Value	10% of the Annuity Value	No
Withdrawal/Surrender* Period (Beg 1 st Year)	Per Calendar Year	Interest - Anytime RMD - Current Year	Per Calendar Year	Per Contract Year	No
Waiver of Surrender Charges	No	No	No	Yes - if Annuitant is diagnosed with terminal illness - See rider	No
Death Benefit	Annuity Value - No surrender charges on death of the Annuitant	Annuity Value - No surrender charges on death of the Annuitant	Annuity Value - No surrender charges on death of the Annuitant	Annuity Value - No surrender charges on death of the Annuitant	Surrender Value
Guaranteed Return of Premium (ROP)	No	No	Return of single premium, minus withdrawals taken	No	No
Market Value Adjustment (MVA)	No	No	No	May increase or decrease the amount received	May increase or decrease the amount received
Auto-Renewal	No	No	No	Yes - 45-day Grace Period	Yes - 30-day Grace Period

*EFT is the required and most secure method for your client's payouts. This service allows their distribution to be credited to their checking account within two (2) business days of processing without the usual delays in mailing or the possibility of loss or theft. Please have them complete and return an "Annuity Income Payment Request" or "Authorization for Direct Deposit" form with a voided check attached.

MLIC Comparison Chart



Products & Features	<u>Preferred Choice</u> 3-, 5-, 6-, & 7-Year Guarantee Periods	<u>Premium Preferred</u> 5- & 7-Year Guarantee Periods
Owner Domicile States Where N/A	ND, SD	ND, SD
Free Look Period	30 Days	30 Days
Surrender Charge Schedule	3-Yr % – 6, 5, 4, 0 5-Yr % – 8, 7, 6, 5, 4, 0 6-Yr % - 8, 7, 6, 5, 4, 3, 0 7-Yr % - 8, 7, 6, 5, 4, 3, 2, 0	5-Yr % – 8, 7, 6, 5, 4, 0 7-Yr % - 8, 7, 6, 5, 4, 3, 2, 0
Penalty-Free Withdrawal/Surrender* Amount Available	3-Year – Accrued Interest or RMD; 5, 6, & 7-Year – 15% of the Annuity Value	15% of the Annuity Value
Withdrawal/Surrender* Period (Beginning 1 st Year)	Accrued Interest – Anytime RMD - Current Year 15% per Calendar Year	Per Calendar Year
Death Benefit	Annuity Value – No surrender charges on death of the Annuitant	Annuity Value – No surrender charges on death of the Annuitant
Guaranteed Return of Premium (ROP)	No	Return of the single premium, minus withdrawals taken
Market Value Adjustment (MVA)	No	No
Auto-Renewal	No	No

*EFT is the required and most secure method for your client's payouts. This service allows their distribution to be credited to their checking account within two (2) business days of processing without the usual delays in mailing or the possibility of loss or theft. Please have them complete and return an "Annuity Income Payment Request" or "Authorization for Direct Deposit" form with a voided check attached.

MYGA Plan Features



- **Free Look Period**

- Your client has a minimum of fifteen (15) days (longer if required by the owner's resident state) after they receive their annuity contract to review it and return it for any reason. The cover page of the contract will show the free look period.
- If your client is not satisfied with it for any reason, they may return it with a written request to the Company, or to the insurance producer who sold it to them. Upon receipt of the client's request, the Company will void the contract and refund the full premium minus any withdrawals already taken.

- **Terminal Illness Waiver of Surrender Charges Rider**

- This waiver allows your client to surrender their entire annuity value, free of surrender charges, if the annuitant is diagnosed with a terminal illness. The diagnosis must result in a life expectancy of 12 months or less along with additional requirements specified in the Terminal Illness Waiver of Surrender Charges Rider attached to the contract.

- **Auto Renewal**

- At the end of the Initial, and each subsequent Guarantee Period, the contract will automatically continue for a new guarantee period with the same term, surrender charge schedule, and MVA, as shown on the Contract Specifications. Subsequent Guarantee Periods will not extend beyond the Maturity Date shown. If the Maturity date falls within a new guarantee period, the contract will continue automatically on an annual basis without surrender charges or any applicable MVA until the Maturity Date.
- Your client will have a grace period, from the beginning of each Guarantee Period, to surrender the contract without surrender charges or applicable MVA. The Company will send a reminder to you 55 days before the end of each Guarantee Period for your clients whose grace period is due.
 - Navigator Elite MVA – 45-day grace period; and a reminder letter to your client 45 days prior to the contract anniversary.
 - Navigator Ultra MVA – 30-day grace period; and a reminder letter to the client 45 days prior to the contract anniversary.

MYGA Plan Features



- **Market Value Adjustment**

- The MVA applies during each Surrender Charge Period. The MVA is the factor the Company uses to adjust either:
 - A withdrawal amount, greater than the Penalty-Free Amount, or
 - The Annuity Value if your client surrenders or annuitizes their contract.
- If they take a withdrawal or surrender from the contract that is subject to an MVA, the MVA will be applied to the withdrawal amount or the Annuity Value as applicable. If they choose a Settlement Option, the MVA, if any, will be applied to the amount used to calculate the income payments under such Settlement Option.
- The cash surrender value of the Contract after the MVA is applied will never be more than the Annuity Value, or less than the guaranteed minimum surrender value. If your client does not surrender or annuitize the Contract or take more than the penalty-free amount during the Surrender Charge Period, the MVA will have no impact.
- If the Constant Maturity Treasury (CMT)* rate is discontinued, or if the calculation of the MVA is changed, the Company will substitute an alternative rate. Any substitution would be subject to approval by the department that approved the annuity contract. The Company will provide written notification to the client at their address of record and to the assignee(s) of record before an alternative rate is used.

*The Constant Maturity Treasury (CMT) is an index published daily by the U.S. Department of the Treasury and is based on the Daily Treasury Par Yield Curve Rates. "Resource Center." U.S. Department of the Treasury. Web. <<https://home.treasury.gov/policy-issues/financing-the-government/interest-rate-statistics?data=yield>>.



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Multi-Year Guarantee Annuity (MYGA) Contract Overview

Basic MYGA Contract Overview



- **Annuitant**

- Annuitant driven - The Annuitant's gender and age on the Contract Date is the measuring life that determines the annuity benefits. Annuity payments are paid to the Annuitant, unless otherwise directed by the Owner, and subject to the terms of the contract. Joint Annuitants are only allowed from 1035 Exchange transactions received.

- **Beneficiary**

- The person, people, or entities named in the application who will receive the benefits if the Annuitant dies, unless changed by the Owner, as described in Death of Annuitant in the contract.
- The Beneficiary will be provided with payout options depending on the terms of the contract, and according to IRS regulations. Refer to the contract for more details. If Annuity Payments have begun, the Company will continue to pay the remainder of the scheduled payments upon death of the Annuitant. Death benefits are not available on Life Only Options.
- The Company will pay beneficiaries in the following order of priority unless otherwise stated on the application (or changed by the Owner):
 - The primary Beneficiary - the Company will pay equal shares to each (if more than one is living).
 - The contingent Beneficiary - if no primary Beneficiary is living when the payment is due, the Company will pay equal shares to each (if more than one is living).
 - If no designated Beneficiary is living at the Annuitant's death, the proceeds will be paid to the Annuitant's estate.

Basic MYGA Contract Overview



- **Owner**

- The Owner is the primary Owner and any joint Owner. The primary Owner is usually the Annuitant, unless otherwise specified.
- The contract belongs to the Owner(s). The Owner(s) controls all rights and privileges of the contract, including but not limited to transferring ownership, assigning or surrendering the contract, and naming the beneficiary(ies).
 - Distributions are reported under the primary Owner's tax identification number.
 - The Owner(s) may change the Beneficiary designation in writing any time during the Annuitant's lifetime.
 - The Owner(s) may choose the Payee of this contract.
 - During the Annuitant's lifetime, but prior to the Maturity Date, the Owner(s) may choose to change the Maturity Date to a later date, depending on the product chosen.

- **Contingent Owner**

- The contingent Owner refers to the person(s) that becomes the Owner(s) if the Owner dies.

- **Payee**

- The Payee refers to whomever the Owner has designated to receive the annuity payments during the lifetime of the Annuitant. If the Annuitant dies, the Beneficiary has the right to change the Payee.

- **Annuity Value**

- The Annuity Value of the Contract at any time is the single premium paid, minus any premium tax (if applicable), minus any withdrawals, plus credited interest. The Annuity Value is used to determine the annuity payout. If your client takes any withdrawals during the Contract Year, it will reduce the value of their annuity and the interest earned.

- **Surrender Value**

- During the surrender charge period the Surrender Value is the Annuity Value, minus surrender charge and MVA (if applicable). After the surrender charge period it is the Annuity Value.

Basic MYGA Contract Overview



- **Partial Surrenders (Withdrawals) and/or Full Surrenders (Surrenders)***
 - The client may withdraw or surrender the annuity's value from the annuity any time before the settlement date.
 - A withdrawal or surrender of the annuity contract can be requested at any time by completing a Distribution Request form, which can be faxed, emailed, uploaded to the client or producer websites, or mailed to our office.
 - Depending on the product chosen:
 - Withdrawal requests must be for at least \$250 or the Penalty-Free Amount; and at least \$500-\$2,000 must remain in the annuity contract to keep it open.
 - Withdrawals may be requested without penalty provided they do not exceed the Penalty-Free Amount if available.
 - Withdrawal or surrender requests that exceed the penalty-free amount are subject to Surrender Charges, and any applicable MVA.
 - If the annuity contract is surrendered before the end of the Surrender Charge period, the client may not receive the original premium back due to the surrender charges.
 - If the client elects to annuitize their MVA contract during the surrender charge period, surrender charges, and any applicable MVA will be applied; therefore, the Company will apply the surrender value towards the settlement option.

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Basic MYGA Contract Overview



- **Annuity Income - Payouts***

- During the Annuitant's lifetime, upon the Maturity Date, or when elected by the Owner, the value of the contract may be applied towards one of the following Settlement Options:
 - **Single Life Annuity:** Guarantees income for the lifetime of the Annuitant. Payments will end upon death of the Annuitant. A Hold Harmless Agreement will be required if the client selects this option.
 - **Life Annuity with Payments Certain:** Guarantees income for the greater of the Annuitant's lifetime or the "period certain" selected (from 5 to 20 years). If the Annuitant dies within the period certain, the payments will continue to the Beneficiary for the rest of the period.
 - **Life Annuity with Installment Refund:** Guarantees income for the lifetime of the Annuitant. If the Annuitant dies before receiving payments equal to the original Single Premium, the payments will continue to the Beneficiary for the rest of the installment period.
 - **Life Annuity for Joint and Last Survivor:** Guarantees income throughout the lifetime of both Annuitants. If the first Annuitant dies, the payments will continue until the death of the last surviving Annuitant. A Hold Harmless Agreement will be required if the client selects this option.
 - **Payments for a Designated Period:** Guarantees income for a fixed period selected between 5 and 30 years. If the Annuitant dies prior to the designated number of years, the payments will continue to the Beneficiary for the rest of the period.
 - **Interest Income:** Guarantees interest payments for a selected period not to exceed 30 years, with the single sum balance paid at the end of the selected period. If the Annuitant dies prior to the designated number of years, the interest payments will continue to the Beneficiary for the rest of the period, at which time the single sum balance will be paid.
 - **Single Sum:** One single sum payout.

Basic MYGA Contract Overview



- If a settlement Option has not been chosen on the Maturity Date, the Company will apply the Annuity Value of the contract to provide a Life Income with 10 years certain.
- Once settlement payouts begin (Settlement Date), the annuity contract cannot be surrendered (cancelled).
- Payments can be deposited directly into a bank account, so there's never a worry about how long it will take for a check to arrive in the mail. Payments may also be sent to one or multiple third parties for use in paying expenses such as life insurance or long-term health care policies.

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Basic MYGA Contract Overview



- **Death Benefits**

- All plans except Navigator Ultra MVA – Annuity Value
- Navigator Ultra MVA – Surrender Value

- **Death of Annuitant and/or Owner**

- If the Annuitant dies before the settlement date, the Death Benefit will be paid to the Beneficiary, unless the Beneficiary provides written notice to the Company otherwise.
- The Beneficiary can choose to receive the annuity value as a single sum or under an available settlement option.
 - If the Annuitant dies after payments have begun, the remaining value, if any, will be paid to the Beneficiary according to the Settlement Option chosen.
- If the Annuitant and Owner are not the same person and the Owner dies while the Annuitant is still alive, surrender charges are not waived. If the Non-Annuitant Owner dies before the Settlement Date, the Company will pay one of the following upon proof of death:
 - The Surrender Value to any surviving joint or contingent Owner, or
 - The Surrender Value to the Annuitant named in the contract if no joint or contingent Owner has been named.
- In either case:
 - The proceeds of the contract must be distributed within five (5) years.
 - If the contract is paid out before the end of the surrender charge period, the payout may be less than the original premium due to the surrender charges.
- Please refer to the Death Benefits section of the annuity contract for more information.

Basic MYGA Contract Overview



- **Premium Taxes (*Plus, *Elite MVA, *Ultra MVA)**

- Premium tax imposed on the Company relating to the contract will be deducted, if applicable in the Owner's resident state. If the Owner moves to another state, the Premium Tax may or may not apply. Premium taxes may be deducted from the initial premium(s) paid, or from the Annuity Value prior to the payout of a Settlement Option. The Company reserves the right to deduct the Premium Taxes from the Annuity Value when due, as required by applicable law.

- **Taxes**

- This annuity is tax-deferred, meaning the client does not pay taxes on the interest it earns until the money is paid out.
- When the client takes a payment or makes a withdrawal, they pay ordinary income taxes on the earned interest. There may also be a 10% federal income tax penalty on earnings a client withdraws before age 59½. There may be exceptions to this penalty.
- There is no tax advantage to buying an annuity with qualified (pre-tax) money, as all distributions may be taxable.
 - Choose an annuity based on its other features and benefits, as well as its risks and costs, not its tax benefits.
- Please recommend that your client consult with an accountant or tax advisor regarding any special limitations or restrictions.
- It is possible to exchange one tax-deferred annuity for another without paying taxes on the earnings when the exchange is made.
- Before requesting an exchange, the client should compare the benefits, features, and costs of the two annuities and review with a tax adviser.



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Suitability Analysis for Your Clients

Suitability Analysis

- When recommending the purchase of an annuity to a client, suitability regulations require a producer to have “reasonable grounds” to believe the recommended annuity is suitable for that client. This requires getting to know your customer. You are required to make reasonable efforts to obtain the following information prior to making a recommendation:
 - Age
 - Annual income
 - Financial situation and needs, including the financial resources used for the funding of the annuity
 - Financial experience
 - Financial objectives
 - Intended use of the annuity
 - Financial time horizon
 - Existing assets, including investment and life insurance holdings
 - Liquidity needs
 - Liquid net worth
 - Risk tolerance
 - Tax status
 - Whether or not the consumer has a reverse mortgage
 - California residents applying for government benefits

Suitability Analysis

- In addition to reviewing the above information, the following are other items that should be discussed with the client to ensure you have reasonable grounds to believe the annuity is suitable:
 - Has the client been reasonably informed of various features of the annuity? These include the potential surrender period and surrender charge, potential tax penalty if the consumer sells, exchanges, surrenders, or annuitizes the annuity, investment advisory fees, and limitations on interest returns.
 - Will the client receive a tangible net benefit from the transaction? Examples are tax-deferred growth, annuitization, and/or death benefits.
 - Is the annuity you are recommending suitable? In the case of an exchange or replacement, is the entire transaction suitable for the client based on his or her suitability information?
 - In the case of an exchange or replacement of an annuity, is the exchange or replacement suitable, taking into consideration all the following?:
 - Whether the client will incur a surrender charge on the existing product, or lose existing benefits, such as death, living, or other contractual benefits. Do they understand they will start a new surrender charge period on the new product?
 - What are the existing product features or benefits not included in the new product?
 - What are the new product features or benefits not available in the existing product?
 - Whether the client has had another annuity exchange or replacement and an exchange or replacement within the preceding 60 months (or longer if required by state regulations).
 - Is the client taking interest income, Required Minimum Distributions (RMD), or other distributions from the existing product? If so, will the new product allow these distributions?
 - If the client has full access to their money without penalty on the existing product, will the free withdrawal and/or annuitization provisions of the new product be adequate for the client's cash needs? Are there other assets available to utilize?

Suitability Analysis

- If the client chooses not to provide the requested information on the Suitability Analysis, please be sure to document the reason why they made this choice for your records. Please note the Company may choose not to issue the annuity contract due to lack of suitability information.
- If the client decides to enter an annuity transaction that is not based on your recommendation, the Company will require a letter signed by the customer acknowledging that the annuity transaction is not recommended prior to issuing a contract.
- As an insurance producer you may not dissuade, or attempt to dissuade, a consumer from any of the following:
 - Truthfully responding to our request for confirmation of suitability information
 - Filing a complaint
 - Cooperating with the investigation of a complaint

Additional Information



- **Avoid Delays!**

- The Company does not accept, or issue applications based on where the application is signed. The Producer(s) must be appointed in, and the contract will be issued according to, the Owner's resident/domicile state.
- Please print the appropriate application packet for the Owner's resident state. Not all states have the same replacement, suitability and/or compliance requirements; the forms are not always interchangeable. If in doubt, please contact the Annuity Operations Office.
- The Company will review the Suitability Analysis form and may ask for further justification. In addition, if your client chooses not to answer the financial suitability questions, all processing stops until the Company sends out, and receives back in our Annuity Operations office a "No Recommendation" statement from your client.
- All changes or corrections must be initialed by the contract owner(s). White out is not acceptable.
- Most states require that the Annuity Buyer's Guide MUST be delivered to the client at the initial meeting (when writing the application). Even if it's not required, the Company urges you to offer it to your clients as a great learning tool.

- **Important!**

- The annuity products referred to in this training presentation are offered by an insurance company and are not insured by FDIC. They are not the product of, nor are they guaranteed by, any bank.
- The Company may change the annuity product from time to time to follow federal or state laws and regulations. In that case, the Company will let you and your client know about the changes in writing.
- The Company does not provide legal or tax advice. A personal tax advisor should be consulted on any specific points that may be of importance to your client.
- This product training is intended to give you an overview of the Company's products but cannot cover everything. As a Producer, you are responsible for understanding the rules and regulations of each state you are appointed in.



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Marketing Support



- **Producer Compensation**
 - Consult your personal Annuity Commission Schedule for details
- **Website: [ManhattanLife.com](https://www.ManhattanLife.com)**
 - [Annuity Producer Center](#) – You have secure, convenient access to:
 - Up-to-date Commission statements and schedules
 - Marketing and Training Materials
 - Helpful Guides
 - Client Reports
 - Forms that you can fill-in, print, sign and securely upload to the Annuity Operations Office within the site
 - All your clients' Annuity Contract Information in a downloadable format
 - [Client Services](#) - Your clients have secure, convenient access to:
 - Their daily contract values and information;
 - Frequently used forms that they can fill-in, print, sign and securely upload to the Annuity Operations Office within the site
 - Secure messaging with the Annuity Operations Office in Spokane, Washington.
 - Beneficiaries and other interested parties can also securely send the required documents through the Client Services site without having to login. They will need to know the annuity contract number and Owner's zip code to use this feature.

- **How to Submit Your Annuity Business to Annuity Operations**

- Easy Upload* - Preferred and Most Secure Method **(Do Not send any other way)**
 - Login to your account in the Annuity Producer Center (APC)
 - Choose the Easy Upload button at the top of the page then complete the steps to send your files directly to the department you choose.
- Fax* **(Do Not send any other way)**
 - This is the second most secure method; however, the documents aren't always clear and readable. If the fax is not easily readable, you may be asked to send another way.
- Encrypted Email* **(Do Not send any other way)**
 - Email is not a secure way to send files containing private information. If you do submit using email, it must be encrypted.
 - You can encrypt emails using the newer versions of MS Outlook by adding the word Encrypt in the subject line of the email. (It is case sensitive, so do not use all caps.) There are also software apps that can be used or downloaded to encrypt your emails.
- USPS Mail/Overnight
 - You may also mail or overnight to the applicable address.

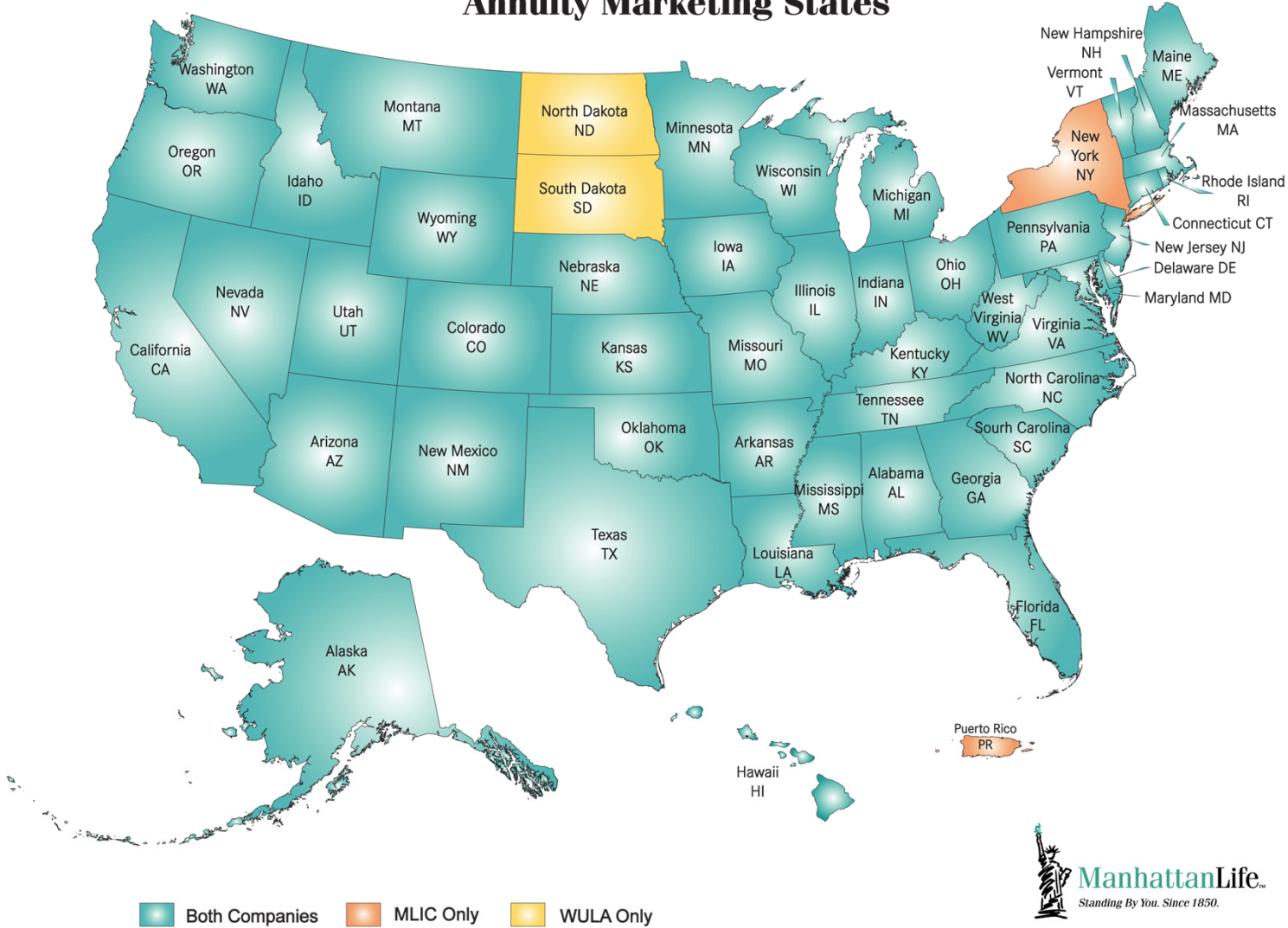
*Electronic Mail –

- **If you send documents electronically, DO NOT send them in any other form. (e.g., fax, mail, email, etc.) This will cause confusion and delays in processing.**
- You are responsible for finding out if the transferring company requires original paperwork or signature guarantees. If they do, please do not submit your client's paperwork via electronic mail.

Marketing Support



Annuity Marketing States



Marketing Support



Annuity Regional Vice Presidents Marketing States



- Jason Goehring
- Jennifer Gray
- Jon Boyd
- Marc Puzzo
- Matt Loparco



Marketing Support

- **Questions?**

- You may contact your Regional Vice President, IMO, or our Marketing Administration team
 - Phone: 509.835.2500
 - Toll Free: 800.247.2045
 - Email: AnnuityServices@wula.com
 - Website: ManhattanLife.com

- **Normal Business Hours (Pacific Time)**

- Monday – Thursday – 8:00 AM to 4:00 PM
- Friday – 8:00 AM to 1:00 PM

- **Direct Mail**

Annuity Operations
PO Box 2290
Spokane WA 99210-2217

- **Overnight**

Annuity Operations
929 W Sprague Ave
Spokane WA 99201

Click the link below to get your Certificate of Completion.

Please fill it out and submit it to the Annuity Operations Office to update your file.

MYGA Certificate
of Completion