

Preferred Choice Series Product Training



As an insurance producer for The Manhattan Life Insurance Company (Manhattan Life), you are required to have adequate knowledge of how the specific product features, benefits, and/or risks involved may, or may not, benefit each client, based on the circumstances that they share with you before making any recommendation to them.

Fact Sheets -

The Fact Sheets give a very brief overview of the product features and the current crediting rate. They are available online on the Producer's Resource webpage, and can be personalized with your contact information to give to your clients.

Preferred Choice Series Deferred Annuity Disclosure -

This Disclosure is a brief summary of the Contract provisions, including any applicable endorsements. The Disclosure is not part of the Contract, but is required to be reviewed with your client so that they have a clear understanding of the annuity product you are recommending to them. The Disclosure must then be signed by all parties, a copy left with the client and the original submitted with the application to the Annuity Operations Office.

Annuity Suitability Analysis -

This form is designed to fit the requirements of the NAIC Suitability in Annuity Transactions Model Regulation by requesting specific information relating to your client's personal financial situation. This will also help you guide your clients to the best products to meet their financial needs and goals.

Sample Annuity Contract -

The Preferred Choice Series Contracts are provisionally the same with the following exceptions: Surrender Charge periods; Maximum Free Partial Surrender amounts, and Actual Issue Ages.

Certificate of Completion -

Please study this product training packet thoroughly, then print, sign and return the certificate page to Agency Administration at the Annuity Operations Office as proof that you have completed and understand this annuity product training.

**THE MANHATTAN LIFE
INSURANCE COMPANY** SM

Annuity Operations Office
929 W Sprague Ave
PO Box 2290
Spokane WA 99210-2217

Toll Free: 800.247.2045
Phone: 509.835.2500
Fax: 509.835.3191
E-mail: Marketing@wula.com
Website: www.manhattanlife.com



Preferred Choice 3



Initial Interest Rate

0.00%

Effective Date

(Subject to change)

Please Contact:



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E-mail: WulaService@wula.com
Website: www.manhattanlife.com

The Manhattan Life Insurance Company's **Preferred Choice 3** annuity is a single premium deferred annuity with a 5 year surrender charge period. It gives you the ability to lock in a guaranteed interest rate for the length of the surrender charge period.

Form #

ICC13-PRF3ML

Initial Interest Rate Guarantee Period

3 Years

Guaranteed Minimum Interest Rate

1-3% for contract years 4+

Maximum Free Partial Surrender Amount

Interest Only

Surrender Charge Period

3 Years

Surrender Charges by Contract Year (%)

6, 5, 4, 0 (May exceed interest earned.)

Minimum/Maximum Premium

\$3,000 - \$1,000,000

Annuitant's Actual Issue Age

0-99

Fund Type

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

Death Benefit

Early Surrender Charges are waived upon death of the Annuitant

Owner Resident States Available

AK, AL, AR, CO, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, NE, NH, NJ, MN, NV, OH, OK, OR, PA, PR, RI, SC, TN, TX, UT, VA, VT, WA, WI, WV, WY

This fact sheet is a brief summary of the contract provisions and is not part of the contract. For complete details, please refer to your contract.

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.

Should you withdraw your investment before you reach the age of 59½ there may be an IRS penalty tax of 10% on the taxable income.

Neither The Manhattan Life Insurance Company, nor any of its insurance producers, provide legal or tax advice. This fact sheet gives only a summary of our understanding of some of the current laws and regulations, and is not exhaustive. Your personal tax advisor should be consulted on any specific points that may be of importance to you.

Preferred Choice 5



Initial Interest Rate
0.00%
Effective Date

(Subject to change)

Please Contact:



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Fax: 509.835.3191
E-mail: WulaService@wula.com
Website: www.manhattanlife.com

The Manhattan Life Insurance Company's **Preferred Choice 5** annuity is a single premium deferred annuity with a 5 year surrender charge period. It gives you the ability to lock in a guaranteed interest rate for the length of the surrender charge period.

Form #

ICC13-PRF5ML

Initial Interest Rate Guarantee Period

5 Years

Guaranteed Minimum Interest Rate

1-3% for contract years 6+

Maximum Free Partial Surrender Amount

15% each calendar year

Surrender Charge Period

5 Years

Surrender Charges by Contract Year (%)

8, 7, 6, 5, 4, 0 (May exceed interest earned.)

Minimum/Maximum Premium

\$3,000 - \$1,000,000

Annuitant's Actual Issue Age

0-84

Fund Type

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

Death Benefit

Early Surrender Charges are waived upon death of the Annuitant

Owner Resident States Available

AK, AL, AR, CO, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, NE, NH, NJ, MN, NV, OH, OK, OR, PA, PR, RI, SC, TN, TX, UT, VA, VT, WA, WI, WV, WY

This fact sheet is a brief summary of the contract provisions and is not part of the contract. For complete details, please refer to your contract.

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.

Should you withdraw your investment before you reach the age of 59½ there may be an IRS penalty tax of 10% on the taxable income.

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Preferred Choice 6



Initial Interest Rate
0.00%
Effective Date

(Subject to change)

Please Contact:



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Fax: 509.835.3191
E-mail: WulaService@wula.com
Website: www.manhattanlife.com

The Manhattan Life Insurance Company's **Preferred Choice 6** annuity is a single premium deferred annuity with a 6 year surrender charge period. It gives you the ability to lock in a guaranteed interest rate for the length of the surrender charge period.

Form #

ICC13-PRF6ML

Initial Interest Rate Guarantee Period

6 Years

Guaranteed Minimum Interest Rate

1-3% for contract years 7+

Maximum Free Partial Surrender Amount

15% each calendar year

Surrender Charge Period

6 Years

Surrender Charges by Contract Year (%)

8, 7, 6, 5, 4, 3, 0 (May exceed interest earned.)

Minimum/Maximum Premium

\$25,000 - \$1,000,000

Annuitant's Actual Issue Age

0-84

Fund Type

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

Death Benefit

Early Surrender Charges are waived upon death of the Annuitant

Owner Resident States Available

AK, AL, AR, CO, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, NE, NH, NJ, MN, NV, OH, OK, OR, PA, PR, RI, SC, TN, TX, UT, VA, VT, WA, WI, WV, WY

This fact sheet is a brief summary of the contract provisions and is not part of the contract. For complete details, please refer to your contract.

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.

Should you withdraw your investment before you reach the age of 59½ there may be an IRS penalty tax of 10% on the taxable income.

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Preferred Choice 7



Initial Interest Rate

0.00%

Effective Date

(Subject to change)

Please Contact:

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E-mail: WulaService@wula.com
Website: www.manhattanlife.com

The Manhattan Life Insurance Company's **Preferred Choice 7** annuity is a single premium deferred annuity with a 7 year surrender charge period. It gives you the ability to lock in a guaranteed interest rate for the length of the surrender charge period.

Form #

ICC13-PRF7ML

Initial Interest Rate Guarantee Period

7 Years

Guaranteed Minimum Interest Rate

1-3% for contract years 8+

Maximum Free Partial Surrender Amount

15% each calendar year

Surrender Charge Period

7 Years

Surrender Charges by Contract Year (%)

8, 7, 6, 5, 4, 3, 2, 0 (May exceed interest earned.)

Minimum/Maximum Premium

\$3,000 - \$1,000,000

Annuitant's Actual Issue Age

0-84

Fund Type

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

Death Benefit

Early Surrender Charges are waived upon death of the Annuitant

Owner Resident States Available

AK, AL, AR, CO, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, NE, NH, NJ, MN, NV, OH, OK, OR, PA, PR, RI, SC, TN, TX, UT, VA, VT, WA, WI, WV, WY

This fact sheet is a brief summary of the contract provisions and is not part of the contract. For complete details, please refer to your contract.

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.

Should you withdraw your investment before you reach the age of 59½ there may be an IRS penalty tax of 10% on the taxable income.

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PLEASE TYPE, OR PRINT USING BLACK OR BLUE BALLPOINT PEN ONLY

This Disclosure provided by Manhattan Life Insurance Company (the "Company") is a brief summary of the Contract provisions, including any applicable endorsements. For complete details, please refer to your Contract. This disclosure is not part of the Contract, but is required to be submitted with each application.

A summary of guaranteed and non-guaranteed values, including settlement options, based on the single premium you have paid, will be provided to you with your Contract. Please review your Contract and the summary of values carefully. Within thirty (30) days after receipt of your Contract if you are not satisfied with it for any reason, you may return it with a written request to the Company or to the insurance producer who sold it to you, for a full refund of the premium paid. Upon receipt of your request, the Contract will be void from the start, and a full premium refund will be made.

DESCRIPTION

The Preferred Choice annuities are single premium deferred annuity contracts. There are no set-up charges or administrative expense charges. 100% of the premium paid accumulates interest from the Contract Date, which is the date of issue.

CONTRACT SPECIFICATIONS

- Preferred Choice 3 - ICC13-PRF3ML
- Preferred Choice 5 - ICC13-PRF5ML
- Preferred Choice 6 - ICC13-PRF6ML
- Preferred Choice 7 - ICC13-PRF7ML

I/we understand that until the Contract is issued, this rate is subject to change without notice.

Initial Interest Rate _____ %	Guarantee Period _____ Years
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The Guaranteed Minimum Interest Rate, after the Guarantee Period will never be less than 1%.

INTEREST

The Company credits interest to the Annuity Value on a daily basis to arrive at the effective annual yield. Interest accrued and unpaid is compounded annually. All interest rates quoted in this Contract are on an effective annual yield basis.

Partial or systematic partial surrenders during the Contract Year will reduce the value of the Contract and the interest earned due to an interruption of interest compounding.

The Guaranteed Minimum Interest Rate is the minimum interest rate credited. It is an annual rate equal to either 3% or the 5-year Constant Maturity Treasury (CMT) rate reduced by 125 basis points and rounded to the nearest five hundredths of 1% whichever is less. In no case will it be less than 1% per year. After the Surrender Charge Period, the rate will be re-determined annually on the Contract Anniversary using the 5-year CMT rate as of the Company's last business day of the month prior to the Contract Anniversary Date.

SURRENDER CHARGES

The Surrender Charges within the Contract Year of the Partial or Full Surrender are as follows:

Year	1	2	3	4	5	6	7	8+
Preferred 3	6	5	4	0	0	0	0	0
Preferred 5	8	7	6	5	4	0	0	0
Preferred 6	8	7	6	5	4	3	0	0
Preferred 7	8	7	6	5	4	3	2	0

A Partial or Full Surrender of the Annuity Value may be made at any time prior to the Settlement Date. Full Surrenders made during the Surrender Charge Period are subject to a Surrender Charge. Surrender Charges may exceed the interest earned on the Preferred Choice 3.

Partial Surrenders made during the Surrender Charge Period may be subject to a Surrender Charge. Partial Surrender requests must be for a minimum of \$250. The Annuity Value after a Partial Surrender must be at least \$500. Each calendar year a Partial Surrender may be made without penalty provided the amount surrendered does not exceed the Maximum Free Partial Surrender Amount of Interest Only for the Preferred Choice 3, and 15% per calendar year for the 5, 6 and 7.

During the Surrender Charge Period surrenders in excess of the Maximum Free Partial Surrender Amount are subject to the Surrender Charge based upon the Surrender Charge Percentage for the Contract Year in which the surrender is made.

If the Contract is surrendered prior to the end of the Surrender Charge period, a partial loss of the Single Premium may result per the Surrender Value provision of the Contract.

SETTLEMENT OPTIONS

During the lifetime of the Annuitant, at Contract maturity or when elected by the Owner, the value of the Contract may be applied towards a Settlement Option. Options include Single Life Annuity, Life Annuity with Payments Certain, Life Annuity with Installment Refund, Life Annuity for Joint and Last Survivor, Life Expectancy, Payments for a Designated Period, Interest Income or Single Sum.

DEATH BENEFITS

In the event of the Annuitant's death, surrender charges will be waived. The Annuity Value is payable as a single sum or under an available settlement option.

In the event of the Owner's death, if different than the Annuitant, during the Surrender Charge Period the Surrender Value shall be paid out.

If the Contract paid out at the death of the Owner prior to the end of the Surrender Charge period, a partial loss of the Single Premium may result per the Surrender Value provision of the Contract.

TAX STATUS

Neither Manhattan Life Insurance Company, nor any of its insurance producers, provide legal or tax advice. This Disclosure gives only a summary of the Company's understanding of some of the current laws and regulations, and is not exhaustive. Your personal tax advisor should be consulted on any specific points that may be of importance to you.

- Tax-Deferred Accumulation: Generally, all interest income earned on an individually owned annuity contract accumulates on a tax-deferred basis. No federal or state income taxes are payable until the interest is withdrawn.

- Distributions: There may be a Federal income tax penalty of 10% imposed by the IRS on the amount of any distribution, which is includable as income unless the participant is age 59½ or disabled.
- Annuity Payout: If an annuity payout option is elected, a portion of each annuity payment is considered a tax-free return of principal until the total principal has been distributed.

There is no tax advantage if this annuity Contract is being issued as part of a qualified retirement plan. Please consult with your accountant or tax advisor regarding any special limitations or restrictions.

AVAILABILITY

At any time, you may request a partial or full surrender of the surrender value of your Contract by contacting your insurance producer or the Company's Annuity Operations Office shown above to request a Distribution Request form to be sent to you.

REQUIRED SIGNATURES (<i>ALL SIGNATURES, INCLUDING TITLES IF APPLICABLE, ARE REQUIRED.</i>)	
I/we hereby acknowledge that I have read, signed, and received a copy of this DISCLOSURE, and an "ANNUITY BUYERS GUIDE" as requested, or as required.	
Applicant/Owner Signature	Date
Joint Applicant/Owner Signature (<i>if applicable</i>)	Date
I/we hereby certify that a record of this information will be kept for the number of years required by the statutes of the state in which the Contract is delivered or issued for delivery, and will be made available to the Company or appropriate regulators upon request.	
Producer Signature	Date
Producer Signature (<i>if applicable</i>)	Date

The contract referred to in this Disclosure 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.

ORIGINAL SIGNATURES ON THIS FORM REQUIRED

SUBMIT COMPLETED FORMS TO:

929 W Sprague Ave • PO Box 2290 • Spokane WA 99210-2217
 509.835.2500 • 800.247.2045 • Fax 509.835.3192 • www.wula.com



(Check one company above, herein referred to as "the Company".)

PLEASE TYPE, OR PRINT USING BLACK OR BLUE BALLPOINT PEN ONLY

COPIES TO CLIENT & PRODUCER

Thank you for looking to our Company for your annuity needs. It's important to us that you are reasonably satisfied that the annuity product you are choosing meets your financial needs and goals. By completing this form with your producer and submitting it with the rest of the application paperwork, we hope that you will have a clear picture of the annuity product you have chosen and that it will fit your financial objectives.

A. APPLICATION INFORMATION (MUST MATCH THE ATTACHED ANNUITY APPLICATION)

Application Date	Product Name	Total Premium Amount
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B. OWNER INFORMATION

Owner's Full Name	Joint Owner's Full Name (if applicable)
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Currently employed?..... <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Retired <input type="checkbox"/> N/A	Currently employed?..... <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Retired <input type="checkbox"/> N/A
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- "Household" means the Owner and spouse/partner, if a member of the Owner's household. If Joint Owners are not part of the same household, a separate Suitability Analysis form is needed for each.
- For non-individually owned contracts, complete this form using the entity's information. (If either Owner is a Trust, we will also need a copy of the Trust.)

C. NEW AND EXISTING ACCOUNT INFORMATION

1. If the new annuity product selected is a single premium immediate annuity with a life contingency and a guaranteed period certain, do the break-even years exceed the guaranteed period certain? Yes No N/A

- If Yes, the following statement must be acknowledged:**
- I understand that if the Annuitant dies before the break-even years, the total single premium paid will not be fully recovered. (NOTE: A contract summary can be requested.)..... Yes No

2. What is the source of this annuity's purchase premium? (check all that apply)

Another Annuity Life Insurance Death benefit proceeds from annuity life insurance

Checking/Savings Certificate of Deposit (CD) Stocks/Bonds/Mutual Funds

Reverse Mortgage/Home Equity Loan Other: _____

3. Does the source of this annuity's purchase premium **change** or **replace** a current annuity contract or life insurance policy? Yes No

If Yes, the Replacement Information is required to be completed:

REPLACEMENT INFORMATION (COMPLETE AS OF THE TIME OF REPLACEMENT) (CONTINUED ON NEXT PAGE)

Company Name		
Product Type (Annuity/Life)	<input type="checkbox"/> Fixed <input type="checkbox"/> Life <input type="checkbox"/> Variable	<input type="checkbox"/> Fixed <input type="checkbox"/> Life <input type="checkbox"/> Variable
How long in force?	Years	Years
Rate of Return/Interest Rate		
Surrender Type	<input type="checkbox"/> Partial <input type="checkbox"/> Full	<input type="checkbox"/> Partial <input type="checkbox"/> Full
Surrender Value Amt (+/- MVA *if applicable)	\$	\$
Charges or other fees	\$	\$
Amount of Death Benefit	\$	\$
Will this cause a taxable event?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

*Market Value Adjustments can fluctuate during the time it takes to process an application and may impact the Surrender Value Amount.

REPLACEMENT INFORMATION (CONTINUED)

4. I understand that if this annuity is changing or replacing a **VARIABLE** annuity contract or life insurance policy, the Death Benefit Amount shown above will be lost..... Yes No N/A
5. Does the annuity contract or life insurance policy being replaced have an interest rate that is the same or higher than this new annuity contract? Yes No
If Yes, explain: _____

6. I have reviewed all elements of the replacement or exchange with my insurance producer, including surrender charges, and the potential loss of other benefits, and believe this transaction is suitable for my financial needs and goals and more advantageous than my existing product(s)..... Yes No

IMPORTANT NOTICE TO OWNER(S):

Financial information is necessary for your producer to help you make the most informed suitability decisions. Please complete the following financial sections as completely as possible.

Your privacy is extremely important to us. The information you provide is confidential. It will not be shared and will only be used to confirm the suitability of your annuity purchase.

D. FINANCIAL EXPERIENCE (PAST AND/OR PRESENT)

1. How many years of investment experience do you have?
 0 - 3 years 4 - 6 years 7 - 10 years More than 10 years
2. What is your general risk tolerance; ie, willingness to accept volatility with the funds?
 Conservative Moderate Aggressive
3. What financial products do you own or have you previously owned? (*check all that apply*)
 Fixed Annuities Life Insurance Stocks/Bonds/Mutual Funds
 Variable Annuities Certificate of Deposit (CD) Other: _____
4. Why are you considering purchasing this annuity? (*check all that apply*)
 Immediate Income Lifetime Income Safety Death Benefits
 Tax-deferred Growth Growth Potential Other: _____

E. FINANCIAL OBJECTIVES

1. I have been provided with and read a product disclosure statement that discloses the surrender charge period and the surrender charge percentages for this annuity contract..... Yes No
2. Do you anticipate needing income from this annuity greater than the amounts that can be accessed without surrender charges during the surrender charge period? Yes No
3. Do you anticipate taking distributions from this annuity? Yes No
If Yes, check all that apply:
 Annuitization Interest Only Partial Surrender (incl. "Free" amount available)
 Single Sum Tax Deferral Only Required Minimum Distribution (RMD) (*Qualified Only*)
 Other: _____

If you decide to only answer some, but not all of the following "F. Financial Information" section of this form, please be aware that your producer may not have enough information to recommend a suitable annuity product for you. Furthermore, the Company may choose to **not** issue the annuity contract for which you are applying due to lack of suitability information.

F. FINANCIAL INFORMATION

INCOME AND EXPENSES

1. What is your combined State and Federal household income tax bracket?
 Under 15% 15% - 28% Over 28%
2. Gross monthly household income *Approximately* \$ _____
 - **Exclude** - income currently earned on the money that will be used to purchase this annuity
 - **Include** - but not limited to salary, Social Security payments, pension/retirement benefits, investment and/or rental income.
3. Monthly household living expenses *Approximately* \$ _____
 - **Include** - but not limited to housing, transportation, insurance, food, healthcare, and taxes (include property, income, and FICA taxes)
4. Disposable monthly income *(#2 minus #3)* \$ _____
5. After the purchase of this annuity, will you have enough income to meet or exceed your monthly expenses? Yes No
If No, explain: _____

6. Do you anticipate any significant increase in living expenses or decrease in your household's monthly income during the surrender charge period? Yes No
If Yes, explain: _____

NET WORTH AND LIQUID ASSETS

(Do not include primary residence, personal belongings, or personal property such as jewelry, furnishings, vehicles, etc.)

7. Total value of household assets *Approximately* \$ _____
 - **Include** - but not limited to checking/savings and/or money accounts, bank CDs, securities, annuities, retirement account balances, real estate (exclude primary residence), value of business ownership, etc.
8. Household debt..... *Approximately* \$ _____
 - Total debt does not include mortgage(s) or debt owned on the primary residence
9. Household net worth *(#7 minus #8)* \$ _____
10. Total value of household ***Liquid Assets** *Approximately* \$ _____
***Liquid Assets** are those that can be easily converted to cash without penalty.
 - **Exclude** - liquid assets used to fund this annuity
 - **Include** - checking/savings accounts, securities (including mutual funds without deferred sales charges and money market accounts), current-year free withdrawals from annuities (other than this one being purchased), etc.
11. Do you anticipate any significant changes in household liquid assets or net worth during the surrender charge period? Yes No
If Yes, please explain the anticipated changes. If possible, include when you anticipate the changes to occur and the approximate amount of the changes in income, living expenses or liquid assets: _____

G. OWNER(S) ACKNOWLEDGMENTS AND DECLARATIONS (I, WE, MY, OUR)

By signing below, I hereby acknowledge that I have reviewed the applicable Product Disclosure with my producer, I understand the costs and features of the annuity product I am purchasing, and I have signed, and received a copy of it. I further acknowledge that neither the Company, nor its insurance producers, provide legal or tax advice. I have been advised to consult my personal tax advisor or attorney with any specific questions or concerns.

(Check only one option)

- I have reviewed and completed this entire Suitability Analysis form to the best of my knowledge, with my producer, and we have determined that the purchase of this annuity product is suitable to meet my financial needs and objectives.
- I have chosen not to answer some, or all, of the ***"Financial..."*** sections of this form; however, I feel this annuity product is suitable to meet my financial needs. I understand that by not disclosing this information my producer may not be able to determine proper suitability and the Company may decline my application for annuity. I further understand that I will receive a letter of verification from the Company to make sure I have chosen to continue with this application for annuity purchase without my producer's recommendation.

IF MORE THAN ONE APPLICANT/OWNER, ALL SIGNATURES ARE REQUIRED

Applicant/Owner Signature	Applicant/Owner Printed Name	Date
Joint Applicant/Owner Signature (if applicable)	Joint Applicant/Owner Printed Name	Date

Owner is signing as:

- Self
- Trustee (Attach a copy of the Trust)
- Attorney in Fact (Attach a copy of Power of Attorney form)
- Other: _____

H. INSURANCE PRODUCER(S) ACKNOWLEDGMENTS AND DECLARATIONS (I, WE, MY, OUR)

I acknowledge that I have made a reasonable effort to obtain the information from the Owner(s) to complete this Suitability Analysis form.

I agree to maintain and make available upon request to the Company or other regulatory authority, my records of the information collected and/or other documentation used as the basis for this annuity product recommendation or non-recommendation for as long as required by either the Company or longer if required by applicable law.

(Check only one option)

- It is my belief that based on the information given to me by the Owner(s), and all the circumstances known to me at the time the recommendation was made, that the purchase/exchange and/or replacement of an existing annuity contract or life insurance policy is suitable for the Owner(s)' financial needs and objectives.
- The Owner(s) has chosen not to answer some or all of the ***"Financial..."*** sections of this form, but to go ahead with the purchase of this annuity product anyway. Without the financial information, I am unable to recommend that this annuity purchase/exchange and/or replacement is suitable for their financial needs and objectives. I further understand that the Company will send a letter of verification to the Owner(s) to make sure they have chosen to continue with this application for annuity purchase without my recommendation.

IF MORE THAN ONE PRODUCER, ALL SIGNATURES ARE REQUIRED

Producer Signature	Producer Printed Name	Date
Producer Signature (if applicable)	Producer Printed Name	Date

ORIGINAL SIGNATURES ON THIS FORM REQUIRED

SUBMIT COMPLETED FORMS TO:

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 509.835.2500 • 800.247.2045 • Fax 509.835.3192 • www.wula.com





**THE MANHATTAN LIFE
INSURANCE COMPANY SM**

A STOCK COMPANY

THE MANHATTAN LIFE INSURANCE COMPANY (the "Company") has issued this Contract in consideration of a) the application, and b) the payment in advance of the single premium shown in the Contract Specifications. The Company agrees to provide the benefits and other rights described in, and according to the terms of this Contract.

Contract Years and anniversaries begin on the Contract Date. Surrender Charges may be waived according to the terms of this Contract. The Surrender Value is paid to any surviving joint or contingent Owner at the death of the non-Annuitant Owner. The Surrender Value is paid to the Annuitant named in this Contract if no joint or contingent Owner is named. The Annuity Value is paid at the death of the Annuitant as provided in this Contract.

Please examine this Contract carefully. The Owner may submit a request in writing for factual information about any of the benefits and provisions of this Contract. The Company will provide this information at no cost within a reasonable time.

THIRTY DAYS RIGHT TO EXAMINE CONTRACT - The Owner may return this Contract for any reason within 30 days of receiving it. The Contract must be returned to a) the Company, or b) the insurance producer from whom it was purchased with a written request. The Company will void the Contract and refund the full premium paid less any Partial Surrenders upon receipt of the request.

The state Insurance Department information where this Contract is delivered or issued for delivery is New York Department of Insurance - 800.342.3736.

Signed for the Company on the Contract Date, which is the date of issue at:

**ANNUITY OPERATIONS OFFICE
929 W SPRAGUE AVE • PO BOX 2290
SPOKANE, WA 99210-2217
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John McGettigan
Secretary



Dan George
President

SINGLE PREMIUM DEFERRED ANNUITY CONTRACT

NON-PARTICIPATING

**THE MANHATTAN LIFE INSURANCE COMPANY
IS DOMICILED IN THE STATE OF NEW YORK**

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CONTRACT SPECIFICATIONS

CONTRACT #	ML00100039	December 11, 2013	CONTRACT DATE
SINGLE PREMIUM	\$10,000.00	December 11, 2048	MATURITY DATE
ANNUITANT	Mlic Ny Filing	35 / MALE	ISSUE AGE / SEX

INITIAL INTEREST RATE	1.80%
INITIAL INTEREST RATE GUARANTEE PERIOD	3 Years
GUARANTEED MINIMUM INTEREST RATE	Will not be less than 1.00% in the following Contract Years
MAXIMUM FREE PARTIAL SURRENDER AMOUNT	Interest Only
SURRENDER CHARGE PERIOD	3 Years
SURRENDER CHARGES BY CONTRACT YEAR	

YEAR	1	2	3	4
%	6.00%	5.00%	4.00%	0.00%

\$3,000 is the minimum total single premium amount that can be applied to this Contract. \$1,000,000 is the maximum total single premium amount that can be applied to this Contract without prior approval from the Company.

The Maximum Free Partial Surrender Amount on any date of calculation is the interest accumulated to the Annuity Value of this Contract on the date of the Partial Surrender.

This is a single premium deferred annuity contract without set-up or administrative expense charges. The entire single premium paid accumulates interest from the Contract Date.

The Company credits interest to the Annuity Value on a daily basis to arrive at the effective annual yield. Interest accrued and unpaid is compounded annually. All interest rates quoted in this Contract are on an effective annual yield basis.

The Guaranteed Minimum Interest Rate is the minimum interest rate credited. It is an annual rate equal to either 3% or the 5-year Constant Maturity Treasury (CMT) rate reduced by 125 basis points and rounded to the nearest five hundredths of 1% whichever is less. In no case will it be less than 1% per year. **AFTER THE SURRENDER CHARGE PERIOD, THE RATE WILL BE RE-DETERMINED ANNUALLY ON THE CONTRACT ANNIVERSARY USING THE 5-YEAR CMT RATE AS OF THE COMPANY'S LAST BUSINESS DAY OF THE MONTH PRIOR TO THE CONTRACT ANNIVERSARY DATE.**

IF THIS CONTRACT IS SURRENDERED OR PAID OUT AT THE DEATH OF THE OWNER PRIOR TO THE END OF THE SURRENDER CHARGE PERIOD, A PARTIAL LOSS OF THE SINGLE PREMIUM MAY RESULT PER THE SURRENDER VALUE PROVISION OF THIS CONTRACT. ANNUITY VALUE IS PAYABLE UPON THE DEATH OF THE ANNUITANT PURSUANT TO THE TERMS OF THIS CONTRACT.

**TABLE OF GUARANTEED MINIMUM VALUES
PER \$1,000 SINGLE PREMIUM**

End of Contract Year from Contract Date	Guaranteed Minimum Surrender Value	Effective Rate of Return	Guaranteed Minimum Annuity Value	Effective Rate of Return
1	\$958.00	-4.20%	\$1,018.00	1.80%
2	\$986.32	-0.69%	\$1,036.32	1.80%
3	\$1,014.98	0.50%	\$1,054.98	1.80%
4	\$1,065.53	1.60%	\$1,065.53	1.60%
5	\$1,076.18	1.48%	\$1,076.18	1.48%
6	\$1,086.94	1.40%	\$1,086.94	1.40%
7	\$1,097.81	1.34%	\$1,097.81	1.34%
8	\$1,108.79	1.30%	\$1,108.79	1.30%
9	\$1,119.88	1.27%	\$1,119.88	1.27%
10	\$1,131.08	1.24%	\$1,131.08	1.24%
11	\$1,142.39	1.22%	\$1,142.39	1.22%
12	\$1,153.81	1.20%	\$1,153.81	1.20%
13	\$1,165.35	1.18%	\$1,165.35	1.18%
14	\$1,177.01	1.17%	\$1,177.01	1.17%
15	\$1,188.78	1.16%	\$1,188.78	1.16%
16	\$1,200.66	1.15%	\$1,200.66	1.15%
17	\$1,212.67	1.14%	\$1,212.67	1.14%
18	\$1,224.80	1.13%	\$1,224.80	1.13%
19	\$1,237.04	1.13%	\$1,237.04	1.13%
20	\$1,249.41	1.12%	\$1,249.41	1.12%

ASSUMES:

- No prior Partial Surrenders have been taken.
- The Guaranteed Minimum Surrender and Annuity Values are calculated using the Guaranteed Interest Rates shown in the Contract Specifications.

CONTRACT SPECIFICATIONS

CONTRACT #	ML00100040	December 11, 2013	CONTRACT DATE
SINGLE PREMIUM	\$10,000.00	December 11, 2048	MATURITY DATE
ANNUITANT	Mlic Ny Filing	35 / MALE	ISSUE AGE / SEX

INITIAL INTEREST RATE	3.00%
INITIAL INTEREST RATE GUARANTEE PERIOD	5 Years
GUARANTEED MINIMUM INTEREST RATE	Will not be less than 1.00% in the following Contract Years
MAXIMUM FREE PARTIAL SURRENDER AMOUNT	15% Each Calendar Year
SURRENDER CHARGE PERIOD	5 Years

SURRENDER CHARGES BY CONTRACT YEAR

YEAR	1	2	3	4	5	6+
%	8.00%	7.00%	6.00%	5.00%	4.00%	0.00%

\$3,000 is the minimum total single premium amount that can be applied to this Contract. \$1,000,000 is the maximum total single premium amount that can be applied to this Contract without prior approval from the Company.

The Maximum Free Partial Surrender Amount is the greater of 15% of the Annuity Value on the date of the Partial Surrender less the amount of any Partial Surrenders taken during the same calendar year or zero.

This is a single premium deferred annuity contract without set-up or administrative expense charges. The entire single premium paid accumulates interest from the Contract Date.

The Company credits interest to the Annuity Value on a daily basis to arrive at the effective annual yield. Interest accrued and unpaid is compounded annually. All interest rates quoted in this Contract are on an effective annual yield basis.

The Guaranteed Minimum Interest Rate is the minimum interest rate credited. It is an annual rate equal to either 3% or the 5-year Constant Maturity Treasury (CMT) rate reduced by 125 basis points and rounded to the nearest five hundredths of 1% whichever is less. In no case will it be less than 1% per year. **AFTER THE SURRENDER CHARGE PERIOD, THE RATE WILL BE RE-DETERMINED ANNUALLY ON THE CONTRACT ANNIVERSARY USING THE 5-YEAR CMT RATE AS OF THE COMPANY'S LAST BUSINESS DAY OF THE MONTH PRIOR TO THE CONTRACT ANNIVERSARY DATE.**

IF THIS CONTRACT IS SURRENDERED OR PAID OUT AT THE DEATH OF THE OWNER PRIOR TO THE END OF THE SURRENDER CHARGE PERIOD, A PARTIAL LOSS OF THE SINGLE PREMIUM MAY RESULT PER THE SURRENDER VALUE PROVISION OF THIS CONTRACT. ANNUITY VALUE IS PAYABLE UPON THE DEATH OF THE ANNUITANT PURSUANT TO THE TERMS OF THIS CONTRACT.

**TABLE OF GUARANTEED MINIMUM VALUES
PER \$1,000 SINGLE PREMIUM**

End of Contract Year from Contract Date	Guaranteed Minimum Surrender Value	Effective Rate of Return	Guaranteed Minimum Annuity Value	Effective Rate of Return
1	\$959.96	-4.00%	\$1,030.00	3.00%
2	\$997.78	-0.11%	\$1,060.90	3.00%
3	\$1,037.00	1.22%	\$1,092.73	3.00%
4	\$1,077.68	1.89%	\$1,125.51	3.00%
5	\$1,119.85	2.29%	\$1,159.27	3.00%
6	\$1,170.87	2.66%	\$1,170.87	2.66%
7	\$1,182.58	2.42%	\$1,182.58	2.42%
8	\$1,194.40	2.25%	\$1,194.40	2.25%
9	\$1,206.35	2.11%	\$1,206.35	2.11%
10	\$1,218.41	2.00%	\$1,218.41	2.00%
11	\$1,230.59	1.90%	\$1,230.59	1.90%
12	\$1,242.90	1.83%	\$1,242.90	1.83%
13	\$1,255.33	1.76%	\$1,255.33	1.76%
14	\$1,267.88	1.71%	\$1,267.88	1.71%
15	\$1,280.56	1.66%	\$1,280.56	1.66%
16	\$1,293.37	1.62%	\$1,293.37	1.62%
17	\$1,306.30	1.58%	\$1,306.30	1.58%
18	\$1,319.36	1.55%	\$1,319.36	1.55%
19	\$1,332.56	1.52%	\$1,332.56	1.52%
20	\$1,345.88	1.50%	\$1,345.88	1.50%

ASSUMES:

- No prior Partial Surrenders have been taken.
- The Guaranteed Minimum Surrender and Annuity Values are calculated using the Guaranteed Interest Rates shown in the Contract Specifications.

CONTRACT SPECIFICATIONS

CONTRACT #	ML00100041	December 11, 2013	CONTRACT DATE
SINGLE PREMIUM	\$10,000.00	December 11, 2048	MATURITY DATE
ANNUITANT	Mlic Ny Filing	35 / MALE	ISSUE AGE / SEX

INITIAL INTEREST RATE	3.10%
INITIAL INTEREST RATE GUARANTEE PERIOD	6 Years
GUARANTEED MINIMUM INTEREST RATE	Will not be less than 1.00% in the following Contract Years
MAXIMUM FREE PARTIAL SURRENDER AMOUNT	15% Each Calendar Year
SURRENDER CHARGE PERIOD	6 Years

SURRENDER CHARGES BY CONTRACT YEAR

YEAR	1	2	3	4	5	6	7
%	8.00%	7.00%	6.00%	5.00%	4.00%	3.00%	0.00%

\$25,000 is the minimum total single premium amount that can be applied to this Contract. \$1,000,000 is the maximum total single premium amount that can be applied to this Contract without prior approval from the Company.

The Maximum Free Partial Surrender Amount is the greater of 15% of the Annuity Value on the date of the Partial Surrender less the amount of any Partial Surrenders taken during the same calendar year or zero.

This is a single premium deferred annuity contract without set-up or administrative expense charges. The entire single premium paid accumulates interest from the Contract Date.

The Company credits interest to the Annuity Value on a daily basis to arrive at the effective annual yield. Interest accrued and unpaid is compounded annually. All interest rates quoted in this Contract are on an effective annual yield basis.

The Guaranteed Minimum Interest Rate is the minimum interest rate credited. It is an annual rate equal to either 3% or the 5-year Constant Maturity Treasury (CMT) rate reduced by 125 basis points and rounded to the nearest five hundredths of 1% whichever is less. In no case will it be less than 1% per year. **AFTER THE SURRENDER CHARGE PERIOD, THE RATE WILL BE RE-DETERMINED ANNUALLY ON THE CONTRACT ANNIVERSARY USING THE 5-YEAR CMT RATE AS OF THE COMPANY'S LAST BUSINESS DAY OF THE MONTH PRIOR TO THE CONTRACT ANNIVERSARY DATE.**

IF THIS CONTRACT IS SURRENDERED OR PAID OUT AT THE DEATH OF THE OWNER PRIOR TO THE END OF THE SURRENDER CHARGE PERIOD, A PARTIAL LOSS OF THE SINGLE PREMIUM MAY RESULT PER THE SURRENDER VALUE PROVISION OF THIS CONTRACT. ANNUITY VALUE IS PAYABLE UPON THE DEATH OF THE ANNUITANT PURSUANT TO THE TERMS OF THIS CONTRACT.

**TABLE OF GUARANTEED MINIMUM VALUES
PER \$1,000 SINGLE PREMIUM**

End of Contract Year from Contract Date	Guaranteed Minimum Surrender Value	Effective Rate of Return	Guaranteed Minimum Annuity Value	Effective Rate of Return
1	\$960.89	-3.91%	\$1,031.00	3.10%
2	\$999.71	-0.01%	\$1,062.96	3.10%
3	\$1,040.02	1.32%	\$1,095.91	3.10%
4	\$1,081.87	1.99%	\$1,129.89	3.10%
5	\$1,125.30	2.39%	\$1,164.91	3.10%
6	\$1,170.39	2.66%	\$1,201.02	3.10%
7	\$1,213.04	2.80%	\$1,213.04	2.80%
8	\$1,225.17	2.57%	\$1,225.17	2.57%
9	\$1,237.42	2.40%	\$1,237.42	2.40%
10	\$1,249.79	2.25%	\$1,249.79	2.25%
11	\$1,262.29	2.14%	\$1,262.29	2.14%
12	\$1,274.91	2.04%	\$1,274.91	2.04%
13	\$1,287.66	1.96%	\$1,287.66	1.96%
14	\$1,300.54	1.89%	\$1,300.54	1.89%
15	\$1,313.54	1.83%	\$1,313.54	1.83%
16	\$1,326.68	1.78%	\$1,326.68	1.78%
17	\$1,339.95	1.74%	\$1,339.95	1.74%
18	\$1,353.35	1.70%	\$1,353.35	1.70%
19	\$1,366.88	1.66%	\$1,366.88	1.66%
20	\$1,380.55	1.63%	\$1,380.55	1.63%

ASSUMES:

- No prior Partial Surrenders have been taken.
- The Guaranteed Minimum Surrender and Annuity Values are calculated using the Guaranteed Interest Rates shown in the Contract Specifications.

CONTRACT SPECIFICATIONS

CONTRACT #	ML00100042	January 14, 2014	CONTRACT DATE
SINGLE PREMIUM	\$10,000.00	January 14, 2048	MATURITY DATE
ANNUITANT	Mlic Ny Filing	36 / MALE	ISSUE AGE / SEX

INITIAL INTEREST RATE	3.20%
INITIAL INTEREST RATE GUARANTEE PERIOD	7 Years
GUARANTEED MINIMUM INTEREST RATE	Will not be less than 1.00% in the following Contract Years
MAXIMUM FREE PARTIAL SURRENDER AMOUNT	15% Each Calendar Year
SURRENDER CHARGE PERIOD	7 Years

SURRENDER CHARGES BY CONTRACT YEAR

YEAR	1	2	3	4	5	6	7	8
%	8.00%	7.00%	6.00%	5.00%	4.00%	3.00%	2.00%	0.00%

\$3,000 is the minimum total single premium amount that can be applied to this Contract. \$1,000,000 is the maximum total single premium amount that can be applied to this Contract without prior approval from the Company.

The Maximum Free Partial Surrender Amount is the greater of 15% of the Annuity Value on the date of the Partial Surrender less the amount of any Partial Surrenders taken during the same calendar year or zero.

This is a single premium deferred annuity contract without set-up or administrative expense charges. The entire single premium paid accumulates interest from the Contract Date.

The Company credits interest to the Annuity Value on a daily basis to arrive at the effective annual yield. Interest accrued and unpaid is compounded annually. All interest rates quoted in this Contract are on an effective annual yield basis.

The Guaranteed Minimum Interest Rate is the minimum interest rate credited. It is an annual rate equal to either 3% or the 5-year Constant Maturity Treasury (CMT) rate reduced by 125 basis points and rounded to the nearest five hundredths of 1% whichever is less. In no case will it be less than 1% per year. **AFTER THE SURRENDER CHARGE PERIOD, THE RATE WILL BE RE-DETERMINED ANNUALLY ON THE CONTRACT ANNIVERSARY USING THE 5-YEAR CMT RATE AS OF THE COMPANY'S LAST BUSINESS DAY OF THE MONTH PRIOR TO THE CONTRACT ANNIVERSARY DATE.**

IF THIS CONTRACT IS SURRENDERED OR PAID OUT AT THE DEATH OF THE OWNER PRIOR TO THE END OF THE SURRENDER CHARGE PERIOD, A PARTIAL LOSS OF THE SINGLE PREMIUM MAY RESULT PER THE SURRENDER VALUE PROVISION OF THIS CONTRACT. ANNUITY VALUE IS PAYABLE UPON THE DEATH OF THE ANNUITANT PURSUANT TO THE TERMS OF THIS CONTRACT.

**TABLE OF GUARANTEED MINIMUM VALUES
PER \$1,000 SINGLE PREMIUM**

End of Contract Year from Contract Date	Guaranteed Minimum Surrender Value	Effective Rate of Return	Guaranteed Minimum Annuity Value	Effective Rate of Return
1	\$961.82	-3.82%	\$1,032.00	3.20%
2	\$1,001.65	0.08%	\$1,065.02	3.20%
3	\$1,043.05	1.42%	\$1,099.10	3.20%
4	\$1,086.07	2.09%	\$1,134.28	3.20%
5	\$1,130.77	2.49%	\$1,170.57	3.20%
6	\$1,177.23	2.76%	\$1,208.03	3.20%
7	\$1,225.50	2.95%	\$1,246.69	3.20%
8	\$1,259.16	2.92%	\$1,259.16	2.92%
9	\$1,271.75	2.71%	\$1,271.75	2.71%
10	\$1,284.46	2.54%	\$1,284.46	2.54%
11	\$1,297.31	2.39%	\$1,297.31	2.39%
12	\$1,310.28	2.28%	\$1,310.28	2.28%
13	\$1,323.38	2.18%	\$1,323.38	2.18%
14	\$1,336.62	2.09%	\$1,336.62	2.09%
15	\$1,349.98	2.02%	\$1,349.98	2.02%
16	\$1,363.48	1.96%	\$1,363.48	1.96%
17	\$1,377.12	1.90%	\$1,377.12	1.90%
18	\$1,390.89	1.85%	\$1,390.89	1.85%
19	\$1,404.80	1.81%	\$1,404.80	1.81%
20	\$1,418.85	1.76%	\$1,418.85	1.76%

ASSUMES:

- No prior Partial Surrenders have been taken.
- The Guaranteed Minimum Surrender and Annuity Values are calculated using the Guaranteed Interest Rates shown in the Contract Specifications.

DEFINITION OF TERMS

ANNUITANT: The person named on the application and in the Contract Specifications. The Annuity Payments are paid to this person subject to the terms of this Contract. The Annuitant is the measuring life of this Contract.

ANNUITY INITIAL PAYMENT DATE: This is the first date of any Annuity Payments.

ANNUITY PAYMENT: This is the modal payment made by the Company to the named Payee(s) under a Settlement Option chosen by the Owner or Beneficiary. Payments begin on the Maturity Date or the Settlement Date.

BENEFICIARY: The person(s) named in the application who will receive the benefits when the Annuitant dies as described in Death of Annuitant unless changed by the Owner.

CONTRACT ANNIVERSARY: This is the anniversary of the Contract Date as long as the Contract remains in force.

CONTRACT DATE: This is the issue date of this Contract and the date from which the single premium will begin earning interest. Contract Years and Anniversaries begin on the Contract Date.

CONTRACT YEAR: This is the 12-month period beginning on the Contract Date.

MODAL: This is the frequency of Annuity Payments (i.e., monthly, quarterly, semiannual, annual) requested upon settlement.

NON-ANNUITANT OWNER: This is the Owner of the Contract if the Owner is not the same as the Annuitant.

OWNER: The Owner is the primary Owner and any Joint Owner. The person listed as the primary Owner on the application is also the Annuitant of the Contract, unless otherwise stated.

SETTLEMENT: This is when the Company begins making Annuity Payments under the terms of this Contract or under a supplementary contract, including any single sum payment of the entire value of the Contract.

SETTLEMENT DATE: This is the date the value of the Contract is paid or applied according to the terms of the Contract Settlement Option chosen.

SETTLEMENT OPTIONS:
These are the options for Settlement available in this Contract.

THE COMPANY: The Manhattan Life Insurance Company

CONTRACT VALUES

ANNUITY VALUE

The Annuity Value of this Contract at any time is the single premium paid less any Partial Surrenders. The value accumulates at the credited interest rates in accordance with the terms of this Contract.

The Company will apply the Annuity Value to provide Annuity Payments:

- On the Maturity Date, or an earlier date when the proceeds of the Contract are payable, any portion not so applied will be payable to the Annuitant in a single sum.
- If the Annuitant dies before the Annuity Initial Payment Date the remaining portion is payable as part of the amount distributed under the terms of this Contract.

Any paid up annuity or death benefits available at any time other than on the Contract anniversary shall be calculated with: a) allowance for the lapse of time, and b) the payment of any scheduled considerations beyond the beginning of the Contract Year in which cessation of payment of consideration under the Contract occurs.

PARTIAL AND FULL SURRENDERS

A Partial or Full Surrender of the Annuity Value is available at any time prior to the Settlement Date. The Surrender Charges are shown in the Contract Specifications.

During the Surrender Charge Period, all of the following apply:

- Surrenders in excess of the Maximum Free Partial Surrender Amount are subject to a Surrender Charge for the Contract Year of the surrender.
- Partial Surrender requests must be for at least \$250.
- The Annuity Value after a Partial Surrender must be at least \$500.
- The Company may elect to waive Surrender Charges for conversions from this Contract to another existing product issued by The Manhattan Life Insurance Company.

SURRENDER VALUE

At any time during the Surrender Charge Period, the Surrender Value of this Contract is the Annuity Value minus a Surrender Charge for the Contract Year of the surrender.

- The Annuity Value is calculated with allowance for the period elapsed beyond the beginning of the Contract Year less any Partial Surrenders.
- The Surrender Value is determined by multiplying the Annuity Value less the Maximum Free Partial Surrender Amount if available by the Surrender Charge Percentage for the Contract Year of the surrender.
- The Surrender Value after the Surrender Charge Period is the Annuity Value.

CASH SURRENDER

The Contract can be surrendered for its then Surrender Value at or before the Annuity Initial Payment Date. The Company will pay the Surrender Value in a single sum or apply it under any of the Settlement Options.

Subject to written request of and approval by the Commissioner or Director of Insurance, the Company may reserve the right to defer payment of the Surrender Value for up to six months. If the Company elects to defer payment of the Surrender Value for (30) thirty days or more, the Company will credit interest to the deferred payment from the date of deferral to the date of payment. Interest will be credited at the rate currently in effect, or if greater, at the rate required by law of the state in which the Contract is delivered or issued for delivery.

MINIMUM BENEFIT

Any paid-up annuity, cash surrender or death benefit paid under this Contract shall not be less than the minimum benefits required by the NAIC Standard Nonforfeiture Law for Individual Deferred Annuities, model #805. Death benefits shall be at least as great as the cash surrender value.

BENEFICIARY, OWNER AND PAYEE

BENEFICIARY

During the Annuitant's lifetime:

- The Owner may change the Beneficiary designation by written notice filed with and acceptable to the Company;
- Any new designation shall not take effect until the Company receives such notice;
- When so received, the change of Beneficiary shall take effect as of the signature date of the notice, unless otherwise specified by the Owner; and
- The change shall be subject to any payment made or other action taken by the Company before such receipt.

The Company agrees to pay any payments to beneficiaries in the following order of priority unless otherwise stated on the application:

- 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 shall be payable to the Annuitant's estate.

The Company will pay interest on the death benefits payable under the terms of this Contract. The interest rate will not be less than the rates required by the statutes of the Annuitant's resident state. Such interest shall accrue commencing on the date of death of the Annuitant and continue until the Settlement Date.

If a Beneficiary dies at the same time as the Annuitant or within 15 days after the Annuitant's death, rights to the proceeds shall be determined as though the Beneficiary predeceased the Annuitant.

The Beneficiary shall not have the right to assign, encumber, alienate, anticipate or commute any of the payments, except as described in the Settlement Option elected by the Owner. To the extent permitted by law, any proceeds of this Contract held by the Company under a Settlement Option, and any payments to be made thereunder, shall be exempt from the claims of creditors and shall not be subject to legal process.

OWNERSHIP

During the Annuitant's lifetime:

- This Contract shall belong to the Owner shown on the application or to the successor or transferee of such Owner.
- The Owner may exercise all rights and privileges of this Contract subject to the rights of any assignee of record with the Company and of any irrevocably designated Beneficiary.

The Owner may transfer ownership of this Contract to a new Owner by providing written notice to the Company.

- The ownership transfer shall not take effect until the Company receives and approves that the notice satisfies applicable laws or regulations.
- The ownership transfer will take effect as of the signature date of the notice, unless otherwise specified by the Owner.

- The ownership transfer shall be subject to any payments made or other actions taken by the Company prior to its receipt of the notice.
- A transfer of ownership alone shall not affect the interest of any previously designated Beneficiary.

The Owner may assign this Contract by providing written notice of the assignment to the Company.

- The assignment shall not take effect until the Company receives and approves that the notice satisfies applicable laws or regulations..
- The assignment will take effect as of the signature date of the notice, unless otherwise specified by the Owner.
- The assignee assumes the rights of the Owner.
- The assignment shall be subject to any payments made or other actions taken by the Company prior to its receipt of the notice.
- The assignment affects only the ownership of the Contract. It does not change the Annuitant or the Beneficiary.
- The assignment must be allowable under applicable law. The Company is not responsible for the validity of any assignment.

The Company shall treat any Joint Owners named on the application as having equal and undivided interest in the Contract. Each Joint Owner must exercise all ownership rights of this Contract jointly, including without limitation, the right to change the Owner or surrender or assign the Contract.

PAYEE

The Owner has the right to choose the Payee of this Contract. The Company will pay the annuity payments to the Payee while the Annuitant is living. If the Annuitant dies, the Beneficiary has the right to change the Payee.

DEATH BENEFITS

DEATH OF ANNUITANT

The designated Beneficiary may choose:

- To receive the Annuity Value or
- To have the remaining proceeds distributed at least as rapidly as the method of distribution in effect at the time of the Annuitant's death.

All distributions made upon the death of the Annuitant must comply with Internal Revenue Service regulations.

Unless the Beneficiary provides written notice to the Company otherwise:

- The Company will pay the Annuity Value promptly to the Beneficiary if the Annuitant dies before the Annuity Initial Payment Date.
- The Beneficiary shall receive the remaining portion of the Annuitant's interest, if the Annuitant dies after the Annuity Initial Payment Date.

The Company requires the following items before paying any death benefits:

- A completed Claimant's Statement,
- The original Contract or if not available, an Affidavit of Loss of Contract may be acceptable; and
- Proof of the Annuitant's death; items that satisfy proof of death include, but are not limited to (a) a certified copy of the Death Certificate or (b) a declaration from a court of competent jurisdiction.

DEATH OF OWNER

Distributions upon death of the Owner are governed by Internal Revenue Service (IRS) regulations. The IRS currently requires that the Owner's entire interest in the Contract be:

- Distributed to the Beneficiary within five (5) years after the Owner's date of death, or
- Be paid in substantially equal installments over the life or life expectancy of the Beneficiary commencing no later than one (1) year after the Owner's death.

If this is a non-qualified annuity contract, and the Owner dies after the Annuity Initial Payment Date, the remaining proceeds will continue to be distributed at least as rapidly as the method of distribution in effect at the time of the Owner's death.

If this is a non-qualified annuity contract, and the Owner dies before the Annuity Initial Payment Date, the Company will pay one of the following:

- The Surrender Value to any surviving joint or contingent Owner upon the death of the non-Annuitant Owner, or
- The Surrender Value to the Annuitant named in this Contract if no joint or contingent Owner has been named, or
- If the sole Beneficiary is the Owner's surviving spouse, no distribution of the proceeds would be required. The surviving spouse may assume the Contract as the Owner if this is the case.

GENERAL PROVISIONS

THE CONTRACT

The following constitute the entire contract between the parties: a) this Contract; b) the application; and c) any application supplements; and d) all attachments, including any amendments, riders or endorsements.

The Company will only use statements contained in written applications in defense of a claim under the Contract. Only an officer of the Company may modify this Contract or waive any of the Company's rights or requirements. Any modification or waiver will be in writing.

The Interstate Insurance Product Regulation Commission (IIPRC) has approved this Contract for issue according to the Commission standards. Any provision of the Contract that conflicts with IIPRC standards for this product type on the provision's effective date is hereby amended to conform to the IIPRC standards for this product type as of the provision's effective date.

MISSTATEMENT

All statements made in the application, in the absence of fraud, are deemed representations and not warranties. The Company will make adjustments for any misstatements of the age or gender of the Annuitant(s), Owner(s), or for any Beneficiary under a Settlement Option, based upon the true information.

For any misstatement discovered after payments have begun:

- The amount of any underpayment made by the Company shall be paid in full; or
- The Company will charge the amount of any overpayment previously made against the current or next succeeding payment(s) due to the Payee under this Contract.

The interest rate applied to any underpayment or overpayment will be 3% per year under this Contract.

INCONTESTABILITY

Except for any fraudulent statements made in the application or any application supplement, the Contract shall be incontestable from the Contract Date.

NOTICES

Changes, assignments and/or requests will not take effect unless:

- The Company has received them at its Annuity Operations Office; and
- The Owner(s) have signed and dated them; and
- They are filed with the Company in a form acceptable to the Company.

REPORTS TO OWNER

Within a week of each Contract Anniversary, and prior to the Annuity Initial Payment Date, the Company will provide to the Owner a current statement that will include at least the following information:

- Beginning and ending statement dates,
- Beginning and ending Annuity Values,
- Current Contract Year interest rate,
- Current Surrender Value,
- Premium Payments
- Interest Credited during the statement period
- Current Death Benefit,
- Partial Surrenders during the statement period,
- Surrender Fees charged during statement period, and
- Any other values or information required by the IIPRC standards or the laws of the Owner's resident state on the Contract Date, which is the date of issue.

The Owner may submit a written request for information about any of the benefits and provisions of this Contract. The Company will provide all reporting at no cost within a reasonable time.

SETTLEMENT PROVISIONS

MATURITY DATE

The Maturity Date shall be as shown in the Contract Specifications unless changed according to Election by Owner. If the Annuitant is living on the Maturity Date, the Company will apply the Annuity Value of this contract to provide a life annuity with 10 years certain, in the absence of any election to the contrary.

ELECTION BY BENEFICIARY

If the Annuitant and Owner is the same person, upon the death of the Annuitant prior to the Annuity Initial Payment Date, the Beneficiary may be entitled to a single sum death benefit under the Contract.

- For a single sum death benefit, the Company will pay interest on the death benefits payable under the terms of the Contract.
- Such interest shall accrue commencing on the date of death of the Annuitant and continue until the Settlement Date.
- The interest accrual rate shall be the same rate as if the Annuitant had remained alive, but not less than that rate required by the statutes of the Annuitant's resident state.

Instead of electing a single sum death benefit, the Beneficiary may elect to receive payment under any of the Settlement Options or defer settlement of the Contract. If a deferred settlement is selected,

- The settlement deferral period cannot exceed the earlier of the Maturity Date or the period specified by the IRS, which is currently five (5) years.

- The Annuity Value will continue to accumulate during the period of deferment in the same manner as if the Annuitant remained alive, and as if the last day of the period of deferment were the Maturity Date.
- The Beneficiary shall succeed to all the rights and privileges of the Annuitant and Owner except that the Beneficiary may not elect to postpone settlement beyond the period of deferment, or the time of his or her own death if earlier.

If the Annuitant dies before the Annuity Initial Payment Date, and is not the same person as the Owner, proceeds are taxable to the Beneficiary in the year of the Annuitant's death. The proceeds are taxable over the duration of the elected settlement period if the Beneficiary elects one through five of the Settlement Options within sixty days from the date of the Annuitant's death.

ELECTION BY OWNER

During the lifetime of the Annuitant and prior to the Annuity Initial Payment Date, the Owner may choose from one of the following elections:

- To change the Maturity Date to a later date, no later than the anniversary prior to the Annuitant's 105th birthday. If the Contract is a tax qualified annuity it will remain so even if the Maturity Date is changed to a later date; or
- That settlement with the Annuitant on the Maturity Date be made by payment under any of the settlement options instead of the annuity specified in the Maturity Date provision; or
- That settlement with a Beneficiary be made by payment under any of the settlement options instead of a single sum death benefit if the Annuitant dies before the Maturity Date.

AVAILABILITY OF OPTIONS

If the payments to a Payee under any Settlement Option are or become less than \$100 each, the Company may change the frequency of such payments to intervals resulting in payments of at least \$100 each.

The Company may require surrender of the Contract prior to payments made under any Settlement Option. The Company will require proof satisfactory of the birth date of any Annuitant(s), or second person designated by the Owner, before making any Annuity Payments under any one of the first five Settlement Options. The first payment under any other Settlement Option will be payable on the Settlement Date.

For Options 2 through 4, the then present value of any remaining payments certain can be paid in a single sum to the Beneficiary at the death of the last surviving Annuitant(s) or designated second person unless otherwise provided in the election. Calculations for such present value will assume an interest rate equal to that used by the Company in determining the payments certain.

EFFECT OF INTERNAL REVENUE CODE

This Contract is intended to comply with:

- The requirements of the Internal Revenue Code of 1986, as amended; and
- All applicable Regulations ("Code").

In the even of any conflict between this Contract and the Code, the Code will govern in order to maintain treatment of this Contract as an annuity under the Code.

SETTLEMENT OPTIONS

OPTION 1: SINGLE LIFE ANNUITY

The Company agrees to pay modal payments during the lifetime of the Annuitant. The payments will end upon the death of the Annuitant.

OPTION 2: LIFE ANNUITY WITH PAYMENTS CERTAIN

The Company agrees to pay modal payments for a period certain of not less than 60 months as elected.

- The Company will continue to pay the modal payments during the lifetime of the Annuitant if the Annuitant is living at the end of the period certain. The payments will end upon the death of the Annuitant.
- The Company will continue to pay the modal payments until the end of the period certain if the Annuitant dies before the period certain ends. The payments will end at the end of the period certain.

OPTION 3: LIFE ANNUITY WITH INSTALLMENT REFUND

The Company agrees to pay modal payments during the lifetime of the Annuitant.

- The Company will pay the rest of the installments to the Beneficiary if the Annuitant dies before the Single Premium is paid out.

OPTION 4: LIFE ANNUITY FOR JOINT AND LAST SURVIVOR

The Company agrees to pay modal payments throughout the lifetime of both Annuitants.

- Upon the death of the first Annuitant, payments will continue for the life of the surviving Annuitant.
- The payments will end at the death of the last surviving Annuitant.

OPTION 5: LIFE EXPECTANCY

The Company agrees to pay modal payments, without right of commutation prior to the death of the Annuitant(s) for the number of years shown in the table for this Settlement Option.

- The amount of each payment will be based on an interest rate determined by the Company;
- but in no event will it be less than 1.0% per year,
- Nor will the amount of the modal payment be less than that shown in the table for this Settlement Option.

OPTION 6: PAYMENTS FOR A DESIGNATED PERIOD

The Company agrees to pay modal payments for a period certain of not less than 60 months as elected.

- The amount of each payment will be based on an interest rate determined by the Company;
- but in no event will it be less than 1.0% per year,
- Nor will the amount of the modal payment be less than that shown in the table for this Settlement Option.

OPTION 7: INTEREST INCOME

The Company agrees to pay modal interest payments for a selected period not to exceed 30 years.

- Interest will be paid at a rate to be determined by the Company; however, in no event will it be less than 1.0% per year.
- The Company will pay the entire undisbursed amount in a single sum at the end of the selected period.

SETTLEMENT OPTION TABLES

The Settlement Option Tables show the dollar amount of monthly payments for each \$1,000 applied under the first five Settlement Options. The amount of each payment under Options 1, 2, 3, and 5 will depend upon the age and gender of the Annuitant at the time the first payment is due. The amount of each payment under Option 4 will depend upon the age and gender of both the Annuitant and second person designated by the Owner at the time the first payment is due.

The Company will disclose the amount of monthly payments per \$1,000 applied for any ages not shown upon request. The 2000 Individual Annuity Mortality Table at 1.0% interest is the basis for the Guaranteed Minimum Rates for Settlement Options 1 through 5.

The Company will disclose the amount of any pro-rata allowance made in the monthly payment for any intermediate age not shown upon request.

The mode of the Annuity Payments in the tables is monthly, however, modal payments are also available quarterly, semiannually, or annually as requested.

CURRENT ANNUITY PURCHASE RATES

Instead of the income shown in the following tables for Settlement Options 1 through 5, the Company will pay if greater, a modal income equal to the amount that the value applied would purchase on the Settlement Date based upon the Company's rates then in use for a new single premium immediate annuity.

SETTLEMENT OPTION TABLES AMOUNT OF MONTHLY PAYMENT FOR EACH \$1,000 APPLIED

OPTIONS

ONE, TWO AND THREE

SINGLE LIFE ANNUITIES

MALE							FEMALE						
Age	Life Only	Instl Refund	5 Yr & Life	10 Yr & Life	15 Yr & Life	20 Yr & Life	Age	Life Only	Instl Refund	5 Yr & Life	10 Yr & Life	15 Yr & Life	20 Yr & Life
41	2.48	2.33	2.47	2.47	2.46	2.45	41	2.31	2.22	2.31	2.31	2.30	2.30
42	2.52	2.36	2.52	2.52	2.51	2.49	42	2.35	2.25	2.35	2.35	2.34	2.33
43	2.57	2.40	2.57	2.57	2.55	2.53	43	2.39	2.29	2.39	2.39	2.38	2.37
44	2.62	2.44	2.62	2.62	2.60	2.58	44	2.44	2.32	2.44	2.43	2.43	2.42
45	2.68	2.48	2.68	2.67	2.65	2.63	45	2.48	2.36	2.48	2.48	2.47	2.46
46	2.73	2.52	2.73	2.72	2.71	2.68	46	2.53	2.40	2.53	2.53	2.52	2.50
47	2.79	2.57	2.79	2.78	2.76	2.73	47	2.58	2.44	2.58	2.58	2.57	2.55
48	2.85	2.61	2.85	2.84	2.82	2.78	48	2.63	2.48	2.63	2.63	2.62	2.60
49	2.92	2.66	2.91	2.90	2.88	2.84	49	2.69	2.52	2.69	2.68	2.67	2.65
50	2.99	2.71	2.98	2.97	2.94	2.89	50	2.75	2.57	2.74	2.74	2.72	2.70
51	3.06	2.76	3.05	3.03	3.00	2.95	51	2.81	2.62	2.81	2.80	2.78	2.76
52	3.13	2.81	3.12	3.11	3.07	3.01	52	2.87	2.66	2.87	2.86	2.84	2.81
53	3.21	2.87	3.20	3.18	3.14	3.08	53	2.94	2.72	2.94	2.93	2.90	2.87
54	3.29	2.92	3.28	3.26	3.21	3.14	54	3.01	2.77	3.01	2.99	2.97	2.93
55	3.38	2.98	3.37	3.34	3.29	3.20	55	3.08	2.82	3.08	3.07	3.04	2.99
56	3.47	3.04	3.46	3.43	3.37	3.27	56	3.16	2.88	3.16	3.14	3.11	3.06
57	3.56	3.11	3.55	3.52	3.45	3.34	57	3.24	2.94	3.24	3.22	3.19	3.13
58	3.66	3.18	3.65	3.61	3.54	3.41	58	3.33	3.00	3.33	3.30	3.26	3.19
59	3.77	3.25	3.76	3.71	3.62	3.48	59	3.42	3.07	3.42	3.39	3.35	3.27
60	3.89	3.32	3.87	3.82	3.72	3.55	60	3.52	3.14	3.51	3.49	3.43	3.34
61	4.01	3.39	3.99	3.93	3.81	3.62	61	3.62	3.21	3.62	3.58	3.52	3.41
62	4.14	3.47	4.12	4.05	3.91	3.69	62	3.74	3.29	3.72	3.69	3.61	3.49
63	4.28	3.56	4.26	4.17	4.01	3.77	63	3.85	3.36	3.84	3.80	3.71	3.57
64	4.43	3.65	4.40	4.30	4.11	3.84	64	3.98	3.45	3.96	3.91	3.81	3.64
65	4.59	3.74	4.55	4.44	4.22	3.91	65	4.11	3.53	4.09	4.03	3.92	3.72
66	4.75	3.83	4.71	4.58	4.32	3.97	66	4.25	3.62	4.23	4.16	4.03	3.80
67	4.93	3.93	4.89	4.72	4.43	4.04	67	4.40	3.72	4.38	4.30	4.14	3.88
68	5.13	4.04	5.07	4.88	4.54	4.10	68	4.57	3.82	4.54	4.44	4.25	3.95
69	5.33	4.15	5.26	5.03	4.65	4.16	69	4.74	3.93	4.71	4.59	4.37	4.02
70	5.55	4.27	5.47	5.20	4.76	4.21	70	4.93	4.04	4.89	4.75	4.49	4.09
71	5.78	4.39	5.68	5.37	4.86	4.27	71	5.13	4.15	5.09	4.92	4.61	4.16
72	6.03	4.51	5.91	5.54	4.97	4.31	72	5.35	4.28	5.30	5.10	4.73	4.22
73	6.29	4.65	6.15	5.72	5.07	4.36	73	5.59	4.41	5.52	5.28	4.85	4.28
74	6.57	4.79	6.40	5.90	5.17	4.39	74	5.85	4.55	5.76	5.47	4.96	4.33
75	6.87	4.93	6.67	6.08	5.26	4.43	75	6.12	4.69	6.02	5.67	5.08	4.37
76	7.20	5.09	6.95	6.26	5.35	4.46	76	6.42	4.84	6.29	5.87	5.19	4.41
77	7.54	5.25	7.25	6.45	5.43	4.48	77	6.74	5.00	6.58	6.07	5.29	4.45
78	7.91	5.42	7.56	6.63	5.50	4.51	78	7.09	5.17	6.90	6.28	5.38	4.48
79	8.31	5.60	7.89	6.81	5.57	4.52	79	7.47	5.35	7.23	6.49	5.47	4.50
80	8.73	5.79	8.23	6.99	5.63	4.54	80	7.88	5.54	7.58	6.70	5.55	4.52
81	9.18	5.98	8.58	7.16	5.69	4.55	81	8.33	5.74	7.95	6.90	5.62	4.54
82	9.67	6.19	8.95	7.33	5.74	4.56	82	8.81	5.95	8.35	7.10	5.68	4.55
83	10.18	6.41	9.33	7.49	5.78	4.57	83	9.34	6.18	8.76	7.29	5.74	4.56
84	10.73	6.64	9.72	7.64	5.82	4.58	84	9.90	6.41	9.18	7.47	5.79	4.57
85	11.32	6.88	10.11	7.78	5.85	4.58	85	10.51	6.65	9.62	7.64	5.83	4.58
86	11.95	7.13	10.52	7.91	5.88	4.59	86	11.17	6.91	10.07	7.79	5.86	4.58
87	12.62	7.40	10.92	8.03	5.90	4.59	87	11.88	7.18	10.52	7.93	5.89	4.59
88	13.33	7.68	11.33	8.14	5.92	4.59	88	12.63	7.47	10.98	8.05	5.91	4.59
89	14.09	7.98	11.74	8.23	5.94	4.59	89	13.43	7.77	11.42	8.17	5.93	4.59
90	14.89	8.29	12.14	8.32	5.95	4.59	90	14.27	8.08	11.86	8.26	5.94	4.59
91	15.74	8.62	12.54	8.40	5.96	4.59	91	15.16	8.41	12.28	8.35	5.95	4.59
92	16.65	8.98	12.93	8.47	5.97	4.59	92	16.08	8.75	12.69	8.43	5.96	4.59
93	17.61	9.36	13.32	8.53	5.97	4.59	93	17.04	9.12	13.09	8.50	5.97	4.59
94	18.63	9.77	13.70	8.58	5.97	4.59	94	18.04	9.51	13.47	8.55	5.97	4.59
95	19.74	10.21	14.07	8.63	5.98	4.59	95	19.09	9.93	13.84	8.60	5.98	4.59
96	20.93	10.70	14.43	8.67	5.98	4.59	96	20.20	10.38	14.20	8.64	5.98	4.59
97	22.23	11.23	14.79	8.69	5.98	4.59	97	21.40	10.88	14.56	8.68	5.98	4.59
98	23.69	11.81	15.14	8.72	5.98	4.59	98	22.72	11.43	14.91	8.70	5.98	4.59
99	25.33	12.47	15.48	8.73	5.98	4.59	99	24.21	12.05	15.26	8.72	5.98	4.59
100	27.20	13.20	15.80	8.74	5.98	4.59	100	25.91	12.74	15.60	8.74	5.98	4.59
101	29.36	14.02	16.09	8.75	5.98	4.59	101	27.89	13.53	15.91	8.74	5.98	4.59
102	31.87	14.96	16.35	8.75	5.98	4.59	102	30.19	14.42	16.20	8.75	5.98	4.59
103	34.78	16.02	16.56	8.75	5.98	4.59	103	32.90	15.44	16.45	8.75	5.98	4.59
104	38.20	17.23	16.74	8.75	5.98	4.59	104	36.10	16.61	16.66	8.75	5.98	4.59
105	42.23	18.63	16.87	8.75	5.98	4.59	105	39.90	17.96	16.82	8.75	5.98	4.59

AMOUNT OF MONTHLY PAYMENT FOR EACH \$1,000 APPLIED, CONT'D

OPTION FOUR

JOINT AND LAST SURVIVOR

		FEMALE																				
Age	66	68	70	72	74	76	78	80	82	84	86	88	90	92	94	96	98	100	102	104	105	
	66	3.64	3.77	3.89	4.02	4.13	4.23	4.32	4.40	4.47	4.53	4.58	4.62	4.65	4.67	4.69	4.70	4.71	4.72	4.73	4.74	4.74
	68	3.73	3.88	4.02	4.17	4.31	4.43	4.55	4.65	4.74	4.82	4.88	4.93	4.98	5.01	5.03	5.05	5.07	5.08	5.10	5.11	5.11
	70	3.81	3.98	4.15	4.32	4.48	4.64	4.78	4.91	5.03	5.13	5.21	5.28	5.34	5.38	5.42	5.44	5.47	5.49	5.50	5.52	5.52
	72	3.88	4.07	4.26	4.46	4.65	4.84	5.01	5.18	5.33	5.46	5.57	5.66	5.73	5.79	5.84	5.88	5.91	5.94	5.96	5.98	5.99
	74	3.95	4.15	4.37	4.59	4.81	5.03	5.25	5.45	5.63	5.80	5.94	6.06	6.16	6.25	6.31	6.37	6.41	6.45	6.48	6.51	6.52
	76	4.00	4.23	4.46	4.71	4.96	5.22	5.47	5.72	5.95	6.16	6.34	6.50	6.63	6.74	6.83	6.90	6.97	7.02	7.07	7.11	7.12
	78	4.05	4.29	4.54	4.82	5.10	5.40	5.69	5.98	6.26	6.52	6.75	6.96	7.13	7.28	7.40	7.50	7.58	7.66	7.73	7.78	7.81
	80	4.09	4.34	4.62	4.91	5.23	5.56	5.90	6.23	6.57	6.88	7.18	7.44	7.66	7.85	8.01	8.15	8.26	8.37	8.46	8.54	8.58
M	82	4.12	4.39	4.68	4.99	5.34	5.70	6.08	6.47	6.86	7.24	7.60	7.92	8.21	8.46	8.67	8.85	9.01	9.16	9.29	9.40	9.45
A	84	4.15	4.42	4.73	5.06	5.43	5.83	6.25	6.69	7.14	7.59	8.01	8.41	8.77	9.09	9.36	9.60	9.81	10.01	10.19	10.35	10.42
L	86	4.17	4.45	4.77	5.12	5.51	5.94	6.40	6.89	7.39	7.91	8.41	8.90	9.34	9.73	10.07	10.38	10.67	10.93	11.18	11.40	11.49
E	88	4.19	4.48	4.80	5.17	5.58	6.03	6.52	7.06	7.62	8.21	8.79	9.36	9.89	10.37	10.80	11.19	11.56	11.91	12.24	12.54	12.67
	90	4.20	4.50	4.83	5.21	5.63	6.11	6.63	7.21	7.83	8.48	9.14	9.80	10.42	11.00	11.53	12.02	12.48	12.93	13.37	13.77	13.95
	92	4.21	4.51	4.85	5.24	5.68	6.17	6.72	7.34	8.00	8.72	9.46	10.20	10.93	11.61	12.25	12.84	13.42	13.99	14.56	15.09	15.34
	94	4.22	4.52	4.87	5.26	5.71	6.22	6.80	7.44	8.16	8.93	9.74	10.58	11.41	12.20	12.95	13.66	14.36	15.08	15.80	16.50	16.82
	96	4.23	4.53	4.88	5.28	5.74	6.27	6.86	7.54	8.29	9.11	10.00	10.93	11.85	12.76	13.63	14.47	15.32	16.20	17.11	18.01	18.43
	98	4.23	4.54	4.90	5.30	5.77	6.30	6.92	7.62	8.40	9.28	10.24	11.25	12.28	13.31	14.31	15.30	16.31	17.38	18.52	19.67	20.23
	100	4.24	4.55	4.90	5.32	5.79	6.33	6.96	7.68	8.50	9.43	10.45	11.55	12.69	13.84	14.98	16.13	17.33	18.64	20.07	21.56	22.30
	102	4.24	4.55	4.91	5.33	5.81	6.36	7.00	7.74	8.59	9.55	10.64	11.82	13.06	14.34	15.64	16.96	18.38	19.96	21.74	23.68	24.67
	104	4.25	4.56	4.92	5.34	5.82	6.38	7.03	7.78	8.66	9.66	10.79	12.05	13.40	14.80	16.25	17.75	19.39	21.28	23.48	25.97	27.29
	105	4.25	4.56	4.92	5.34	5.82	6.39	7.04	7.80	8.69	9.70	10.86	12.15	13.54	15.01	16.52	18.12	19.87	21.91	24.33	27.14	28.66

OPTION FIVE

LIFE EXPECTANCY

		MALE				FEMALE					
Age	Years Payable	Monthly Payment	Age	Years Payable	Monthly Payment	Age	Years Payable	Monthly Payment	Age	Years Payable	Monthly Payment
41	41	2.47	76	12	7.36	41	45	2.30	76	14	6.37
42	40	2.52	77	11	7.99	42	44	2.34	77	13	6.83
43	39	2.58	78	11	7.99	43	43	2.38	78	12	7.36
44	38	2.63	79	10	8.75	44	42	2.43	79	12	7.36
45	37	2.69	80	10	8.75	45	41	2.47	80	11	7.99
46	37	2.69	81	9	9.68	46	40	2.52	81	10	8.75
47	36	2.75	82	9	9.68	47	39	2.58	82	10	8.75
48	35	2.82	83	8	10.83	48	38	2.63	83	9	9.68
49	34	2.89	84	8	10.83	49	37	2.69	84	8	10.83
50	33	2.96	85	7	12.32	50	36	2.75	85	8	10.83
51	32	3.04	86	7	12.32	51	35	2.82	86	7	12.32
52	31	3.12	87	6	14.30	52	34	2.89	87	7	12.32
53	30	3.21	88	6	14.30	53	33	2.96	88	6	14.30
54	29	3.31	89	6	14.30	54	32	3.04	89	6	14.30
55	28	3.41	90	5	17.08	55	31	3.12	90	6	14.30
56	28	3.41	91	5	17.08	56	31	3.12	91	5	17.08
57	27	3.52	92	5	17.08	57	30	3.21	92	5	17.08
58	26	3.64	93	4	21.24	58	29	3.31	93	5	17.08
59	25	3.76	94	4	21.24	59	28	3.41	94	4	21.24
60	24	3.90	95	4	21.24	60	27	3.52	95	4	21.24
61	23	4.05	96	4	21.24	61	26	3.64	96	4	21.24
62	22	4.22	97	3	28.18	62	25	3.76	97	3	28.18
63	22	4.22	98	3	28.18	63	24	3.90	98	3	28.18
64	21	4.40	99	3	28.18	64	23	4.05	99	3	28.18
65	20	4.59	100	3	28.18	65	23	4.05	100	3	28.18
66	19	4.81	101	2	42.07	66	22	4.22	101	3	28.18
67	18	5.05	102	2	42.07	67	21	4.40	102	2	42.07
68	18	5.05	103	2	42.07	68	20	4.59	103	2	42.07
69	17	5.33	104	2	42.07	69	19	4.81	104	2	42.07
70	16	5.63	105	2	42.07	70	18	5.05	105	2	42.07
71	15	5.98				71	17	5.33			
72	15	5.98				72	17	5.33			
73	14	6.37				73	16	5.63			
74	13	6.83				74	15	5.98			
75	13	6.83				75	14	6.37			

OPTION SIX

PAYMENTS FOR A DESIGNATED PERIOD

Years of Payment	Amt of Monthly Payment	Years of Payment	Amt of Monthly Payment
1	83.71	16	5.63
2	42.07	17	5.33
3	28.18	18	5.05
4	21.24	19	4.81
5	17.08	20	4.59
6	14.30	21	4.40
7	12.32	22	4.22
8	10.83	23	4.05
9	9.68	24	3.90
10	8.75	25	3.76
11	7.99	26	3.64
12	7.36	27	3.52
13	6.83	28	3.41
14	6.37	29	3.31
15	5.98	30	3.21

SAMPLE CONTRACT


THE MANHATTAN LIFE
INSURANCE COMPANY SM

**SINGLE PREMIUM DEFERRED ANNUITY CONTRACT
NON-PARTICIPATING**

**THE MANHATTAN LIFE INSURANCE COMPANY
IS DOMICILED IN THE STATE OF NEW YORK**

Preferred Choice Training Certificate of Completion

This certificate is awarded to

In recognition of Annuity Product Training for

The Manhattan Life Insurance Company

By signing below:

- I acknowledge that I have read and fully understand the features of the Manhattan Life Preferred Choice Series annuity contracts.
- I certify that before recommending a specific Preferred Choice Series product:
 - I will have a reasonable basis for believing that the entire annuity transaction, including possible replacement, is suitable for the financial circumstances, needs, and goals of my particular client.
 - I will make every effort to make sure my client fully understands the Preferred Choice Series product features, benefits, and/or risks involved with the entire annuity transaction.

Signature

Date