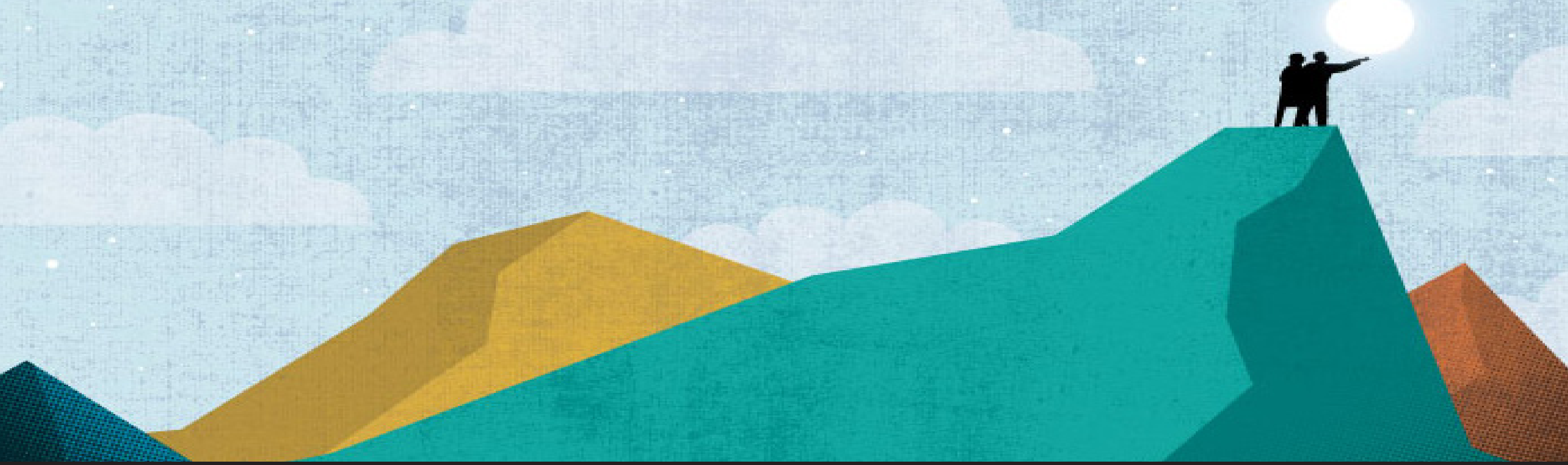
Navigator Ultra MVA

Single Premium, Tax-Deferred,
Multi-Year Guarantee Annuity (MYGA)
with a Market Value Adjustment (MVA)

BRC-WUNVU 11.2025



Navigator Ultra MVA

The Navigator Ultra MVA annuity is a single premium, tax-deferred, multi-year guarantee annuity (MYGA) with Market Value Adjustment (MVA).

A Safe Investment

Western United Life Insurance Company (Western United Life), as a legal reserve life insurance company, is legally required to maintain reserves equal to the surrender value of your Navigator Ultra MVA annuity contract at all times. Insurance laws require levels of capital and surplus that provide an even greater margin of safety. Both premium and interest are 100% guaranteed by Western United Life Insurance Company.

No Sales Charges or Fees

There are no set-up fees or administrative expenses deducted from your single premium to purchase a Navigator Ultra MVA annuity. Interest begins to accrue as soon as your premium is received by the Home Office.

Tax Deferred Growth

Interest earned on your Navigator Ultra MVA annuity grows on a tax-deferred basis. You do not pay tax on the interest until you withdraw it. As a result, your premium and interest go to work for you immediately.

Guarantee Period

You may choose a guarantee period of 3, 5, or 7-years for your Navigator Ultra MVA annuity. We will declare an interest rate that is guaranteed for the initial guarantee period you've chosen. At the beginning of each contract year thereafter, we will declare a new interest rate to be guaranteed for that contract year. The guaranteed minimum interest rate will never be less than 1.00%.

Distribution Options

Your Navigator Ultra MVA annuity does not have a penatly-free amount available. If you wish to take a withdrawal, it will only be distributed by Electronic Fund Transfer (EFT).

Tax Qualfications

Your annuity may be set up using non-qualified or qualified premiums including, Traditional IRA, Roth IRA, SEP IRA, and Simple IRA.

Issue Ages

Your Navigator Ultra MVA annuity can be issued for Annuitant ages 0-75.

Minimum Single Premium

The minimum single premium amount that can be applied to your Navigator Ultra MVA annuity is $10,000. The maximum is $1,000,000, without prior approval from the Company before an application is submitted.

Surrender Charges

You may take a withdrawal or surrender your Navigator Ultra MVA annuity at any time before the settlement date. Withdrawals and surrenders are subject to the surrender charge and MVA applicable for the contract year of the surrender.

Surrender Charge Period	Percent per Contract Year
3 Years	9, 8, 7%
5 Years	9, 8, 7, 6, 5%
7 Years	9, 8, 7, 6, 5, 4, 3%

Death Benefits

We will pay the surrender value as the death benefit. Please refer to the death benefits section of your Navigator Ultra MVA Annuity Contract for full details.

Almost half of Americans report that outliving their savings is their greatest retirement concern.[2] Funding retirement remains one of the biggest economic and social challenges facing the world in the 21st century.[3]

Market Value Adjustment

Your Navigator Ultra MVA annuity includes a Market Value Adjustment (MVA). This feature allows us to offer a higher guaranteed interest rate on your annuity than a plan without an MVA.

This adjustment may increase or decrease the amount you receive, and depends on daily changes in the Constant Maturity Treasury[1] (CMT) rates from your contract date.

If you do not annuitize, surrender, or withdraw from your annuity during the surrender charge period, the MVA will not affect the value of your annuity.

Auto-Renewal

At the end of the Initial, and each subsequent guarantee period, your contract will automatically continue for a new guarantee period with the same term, surrender charge schedule, and MVA as shown in the contract specifications. Subsequent guarantee periods will not extend beyond the maturity date shown. If the maturity date falls within a new guarantee period, your contract will continue automatically on an annual basis without surrender charges or MVA until the maturity date.

After the initial guarantee period, you will have 30 days from the beginning of each subsequent guarantee period to surrender your contract without surrender charges or applicable MVA. We will send you a reminder at least 45 days before the end of each guarantee period.

Issued by:
Western United Life Insurance Company

Direct Mail: PO Box 2290, Spokane WA 99210-2217
Overnight: 929 W Sprague Ave, Spokane WA 99201
Phone: 509.835.2500
Toll Free: 800.247.2045
Fax: 509.835.3191
Email: AnnuityServices@wula.com
Website: ManhattanLife.com

The Navigator Ultra MVA fixed annuity is issued by Western United Life Insurance Company (Western United Life), domiciled in the state of Texas. Navigator Ultra MVA annuity contracts are administered from the Annuity Operations Office in Spokane, Washington. Western United Life is a member of the ManhattanLife group of operating life and health insurance companies.

U.S. owned and operated, ManhattanLife was founded in 1850 and was one of the early pioneers in the life insurance industry. Since then, ManhattanLife and its affiliated companies have provided secure and innovative life and health insurance products and services to more than 700,000 policy and contract holders throughout the United States.

Premium tax imposed on us relating to Your Contract will be deducted, if applicable in Your resident state. If You move to another state, the Premium Tax may or may not apply. Premium taxes may be deducted from the initial premium(s) You pay, or from Your Annuity Value prior to the payout of a Settlement Option. We reserve the right to deduct the Premium Taxes from Your Annuity Value when due, as required by applicable law.

Withdrawals made prior to age 59½ are subject to ordinary income taxation and may be subject to tax penalties. Neither ManhattanLife nor any of its subsidiaries or representatives provide tax, legal, or accounting advice. Please consult your personal tax advisor.

This annuity is NOT: 1) a certificate of deposit (CD); 2) FDIC or NCUA insured; 3) insured by any federal government agency; or 4) guaranteed by a bank, savings association, or credit union. Guarantees are based on the financial strength and claims-paying ability of ManhattanLife.

This material is intended for use with the general public to provide educational information only. It should not be considered, and does not constitute, personalized investment advice. Please contact one of our insurance producers for product details and benefits.

[1]The CMT is an index published daily by the U.S. Department of the Treasury and is based on the Daily Treasury Yield Curve Rates. If CMT rates go up after your contract is issued, the MVA will likely decrease the amount you receive. If CMT rates go down after your contract is issued, the MVA will likely increase the amount you receive. Please contact your producer for more details.

Sources for statistics: [2]White paper "Investing in (and for) Our Future", World Economic Forum, June, 2019; [3]Retirement Readiness Survey, Aegon Center for Longevity Transamerica Center for Retirement Studies and Instituto de Longevidade Mongeral, May, 2019.

Form Numbers: ICC20-SPMYGA-MVA-ULTRA, ICC20-WUNVU3, ICC20-WUNVU5, ICC20-WUNVU7; 2021-SPMYGA-MVA-ULTRA, 2021-WUNVU3, 2021-WUNVU5, 2021-WUNVU7 (FL).

175 Years
And Counting.