

Manhattan Trust, I.I.
Presentation

November 2022



An affiliate of the Manhattan Life Group, Inc. companies, which proudly has over 170 years of history of commitment to policyholders and producers. MTII is an international insurer formed under Chapter 61 of the Puerto Rico Insurance Code and offers insurance products and financial solutions to our international community, excluding the U.S. and Puerto Rico residents.

Who is ManhattanLife?

*For over 170 years, we've defined our brand with our **commitment** to standing by policyholders and producers with **diligence and compassion.***

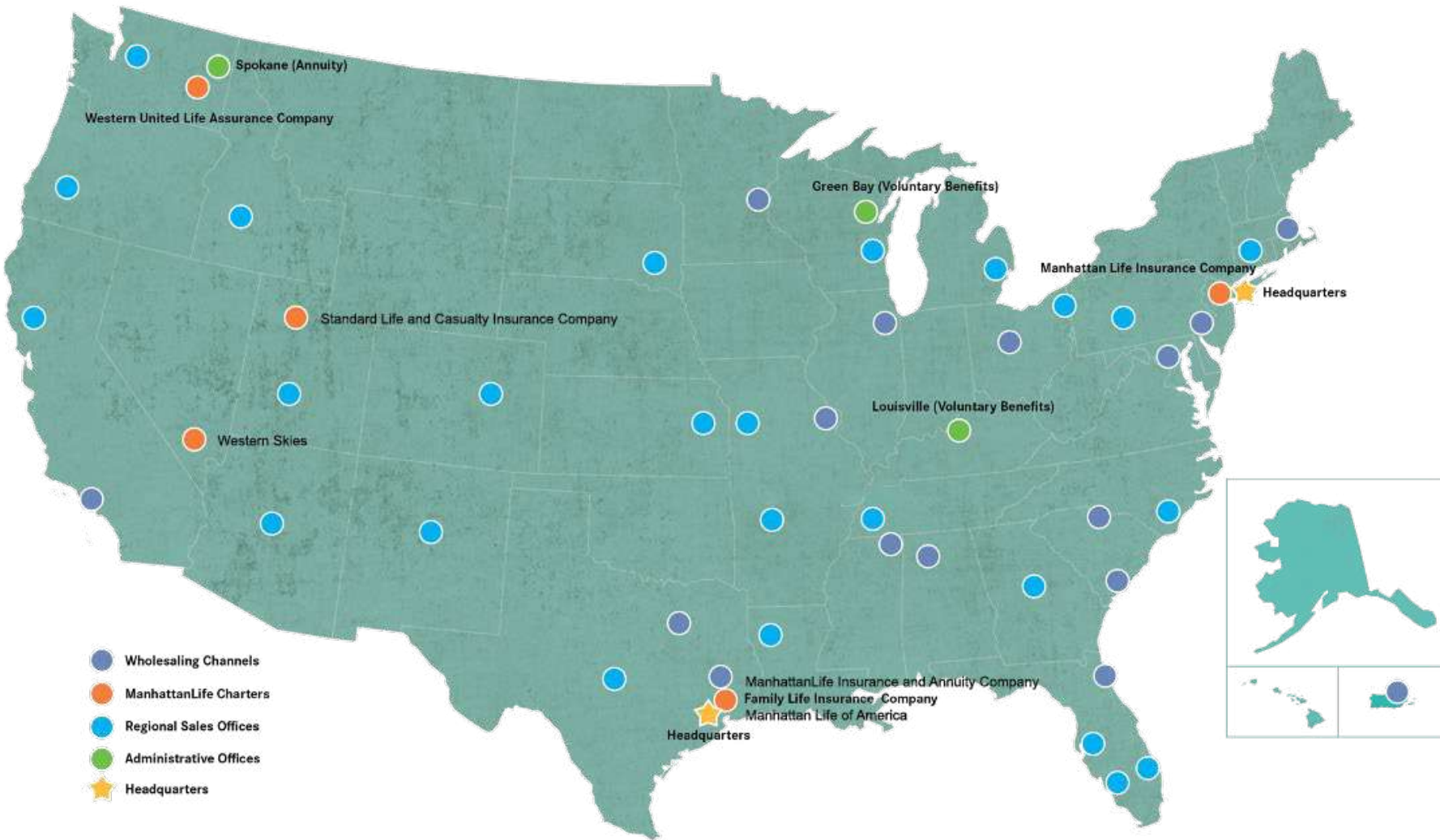
Who We Are

National footprint with licenses to sell in every U.S. state and territory

- ManhattanLife Insurance Company
- ManhattanLife Insurance and Annuities Company
- Western United Life Assurance Company
- Family Life Insurance Company
- Standard Life & Casualty Insurance Company
- Western Skies MGU
- ManhattanLife of America Insurance Company



Who We Are



1850

ManhattanLife formed to **provide protection** for widows and orphans after **Cholera** outbreak in 1849

1914–1918

World War I: **Refunded** all extra premiums paid during wartime



First American Insurance Company to add an **Incontestability Clause** to its policies

1864

Influenza Epidemic: heaviest mortality rate but no unusual restrictions for writing new policies

1918



1939–1945

World War II: **No restrictions** on new policies for applicants eligible for draft

2014

ACA Court Battle: ManhattanLife takes Federal Government to U.S. Court of Appeals to **protect fixed indemnity Insurance**

David Harris purchases ManhattanLife starting a **new chapter** of expansion and innovation

2000



Manhattan | Trust

INTERNATIONAL INSURER

International Corporate Overview



- **ManhattanTrust, I.I. (MTII)** is a subsidiary of Manhattan Life Group, Inc., which proudly has more than 170 years of commitment to policyholders and agents.
- **MTII** is an international insurer formed under Chapter 61 of the Puerto Rico Insurance Code and provides insurance products and financial solutions to our international community, excluding residents of the United States and Puerto Rico.



Private & closely held company

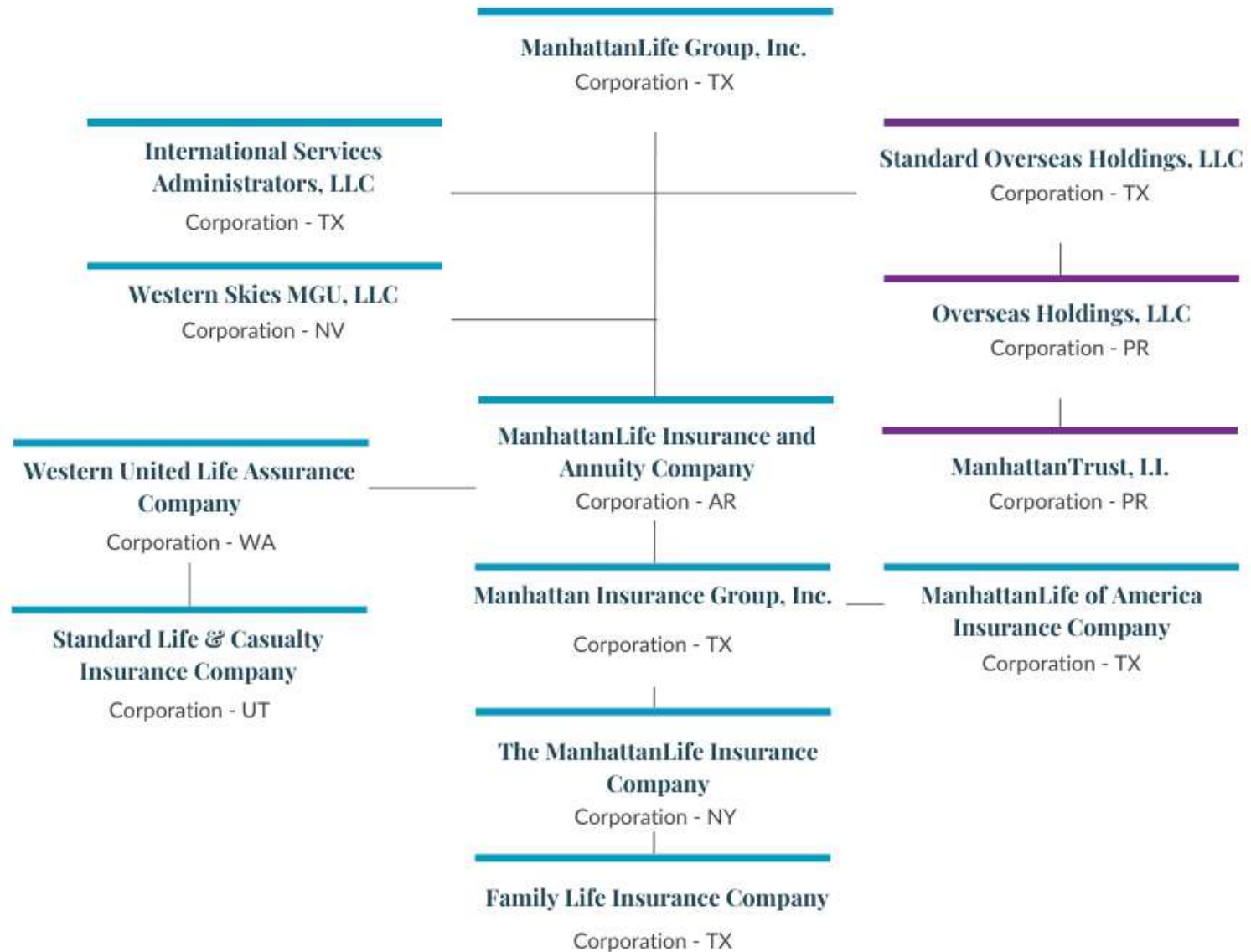


Core mission: helping policyholders attain and sustain health, wealth and security throughout their lives



Core values: reliability, fairness and respect for partnership

Corporate Structure



ManhattanLife Offices

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Home Office
10777 Northwest Freeway
Houston TX 77092



Operations Office
13831 Northwest Freeway
Houston TX 77092

International Team



Angelo Diaz Gonzalez
President



Maricarmen Navarro
Secretary



Todd Hayden
Chief Marketing Officer



LeeAnn Blakey
EVP, Chief of Staff



Helen O'Neill
Director of Global
Financial Products



Michael Lima
Intl Business Development



Daniela Enriquez Valdez
Intl Business Development
Associate



Yvette Fonseca
Intl Operations Manager



Aaron Varner
Investment Operations
Manager



Gabriel Penaranda
Web Developer



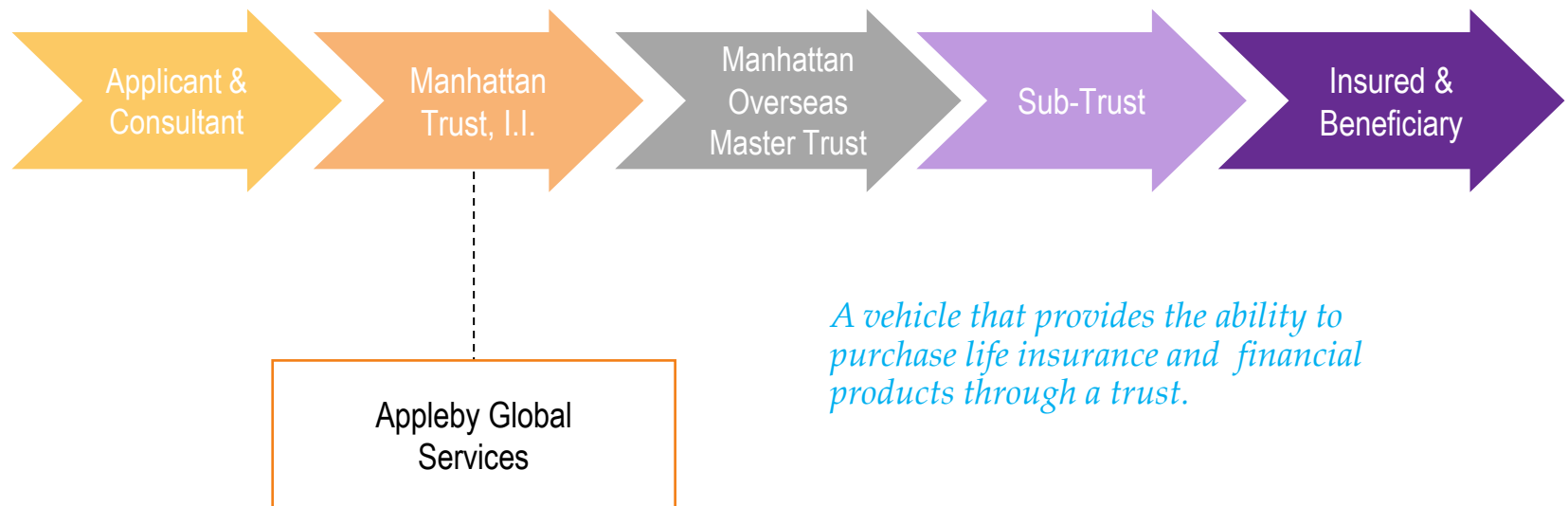
Crystal Gonzales
QA Analyst - Technology



Marvin Fuentes
New Business Analyst

The Manhattan Overseas Master Trust has been created to provide additional protection for your client and for you.

- Appleby Global Services (Bermuda) Ltd. is the Trustee
- Overseas Holdings, LLC has been appointed by the Trustee as the Administrator to service our clients who utilize the Trust structure.



Company Website

Consultants have 24/7 access to our online portal to:

- Run illustrations
- Submit applications
- Monitor application status
- View active policies
- Contract downline consultants
- Track commission payments
- View our consultant guide
- Download brochures
- And more!



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International Products



Global Term Life



Term Periods

- 10, 15, 20, and 30-year options
- Allowable issue age depends on term period (up to 75)

Level Premium

- Premium guaranteed to never increase during initial term

Face Amount

- \$500k - \$5 million

Riders

- Waiver of Premium
- Children's Term Rider
- Accidental Death and Dismemberment
- Spouse Term Rider
- Accelerated Death Benefit

Highlights

- Competitive Rates
- Corporate ownership allowed

Protection Advantage Universal Life



Issue Ages

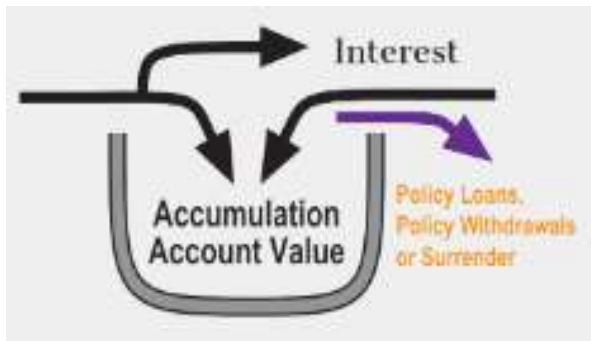
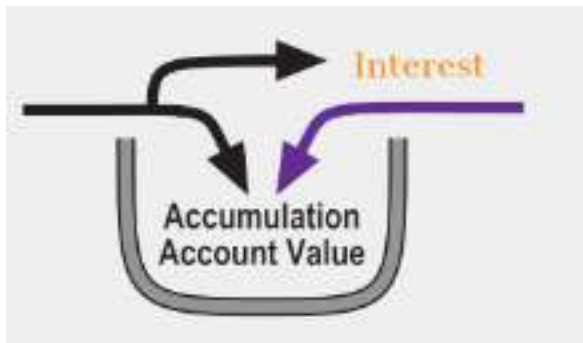
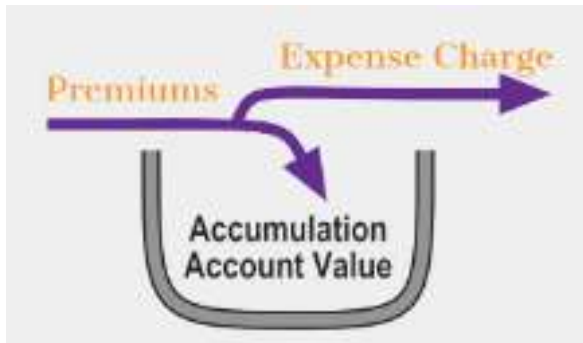
- 18-75

Face Amount

- \$250k - \$5 million

Riders

- Waiver of Cost of Insurance
- Children's Term Rider
- Accidental Death and Dismemberment
- Spouse Term Rider
- Accelerated Death Benefit



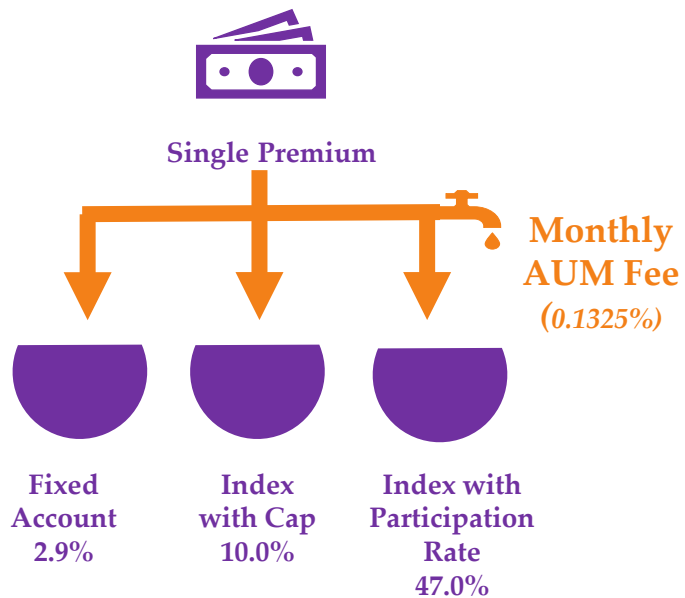
- Premiums
- Premium payments are added to the cash value of your policy and from there the product costs are subtracted.
- Interest (3.5%/year)
- Interest is added to the cash value each month, providing compound growth. Gradually, you will be able to access this cash value, if needed, through the policy's loan and withdrawal provisions.
- Access to your funds
- As cash value increases, it becomes a liquid asset. You can withdraw money from its cash value or borrow it in the form of a loan.

- Risk Classifications
 - Preferred Non-Smoker
 - Standard Non-Smoker
 - Standard Smoker
- Interest Rates
 - Rate: 3.5%
 - Guaranteed Rate: 1.0%
- Loan
 - Available after year 2
 - Interest Rate: 8.0%



Prosperity Fixed Indexed Annuity

Prosperity FIA



Issue Ages

- 0-85

Premium

- Min \$25,000 (\$50k to qualify for free withdrawal)
- \$1 million+ with company approval

Death Benefit:

- 101% of Cash Surrender Value

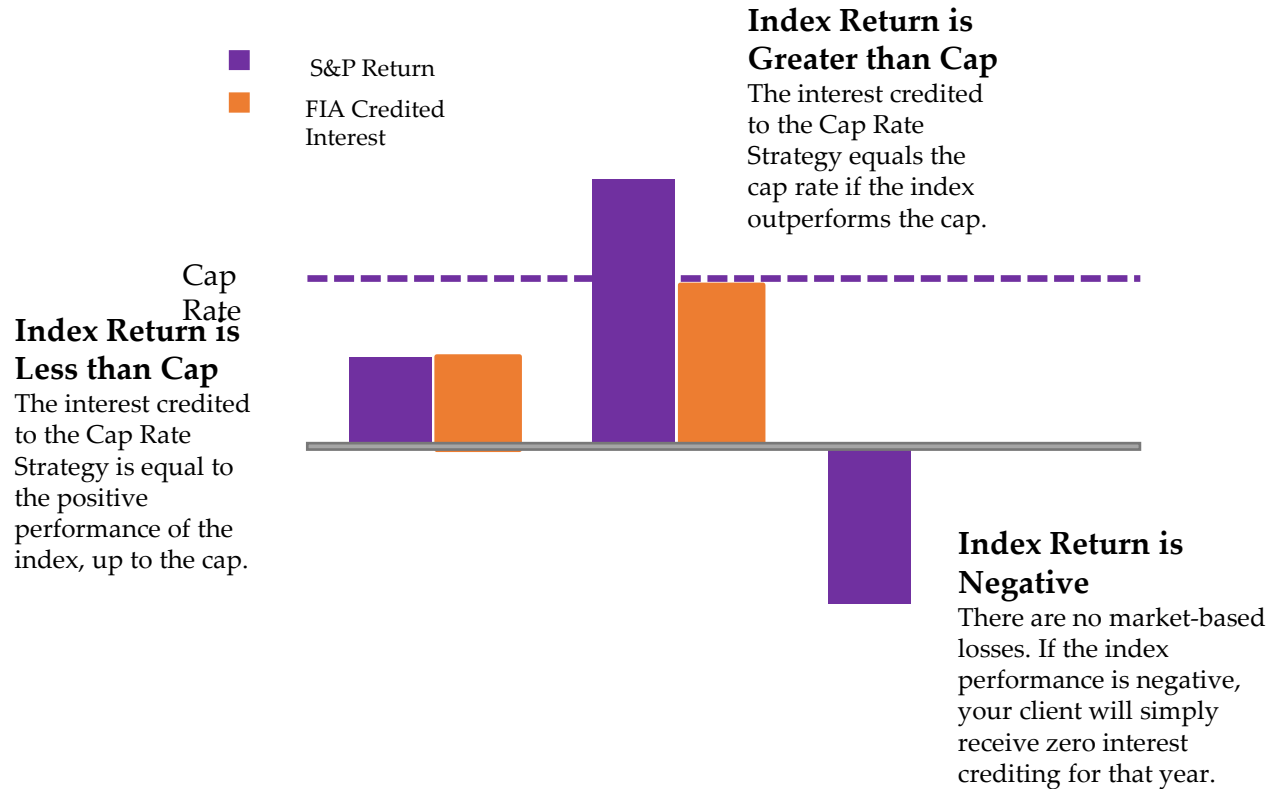
Surrender Charge Schedule

- 8 years: 10%, 10%, 9%, 9%, 8%, 8%, 7%, 7%

Highlights

- 0% floor
- Available to under 18
- No COI charges

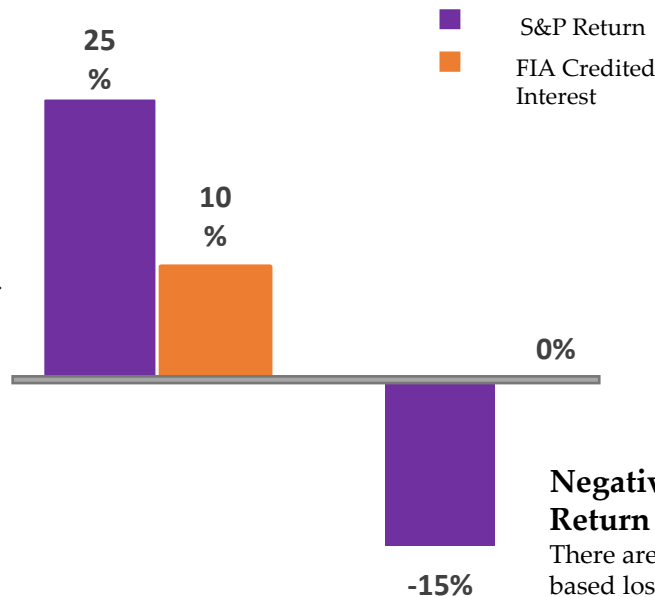
Index with Cap



Index with Participation Rate

Positive Index Return

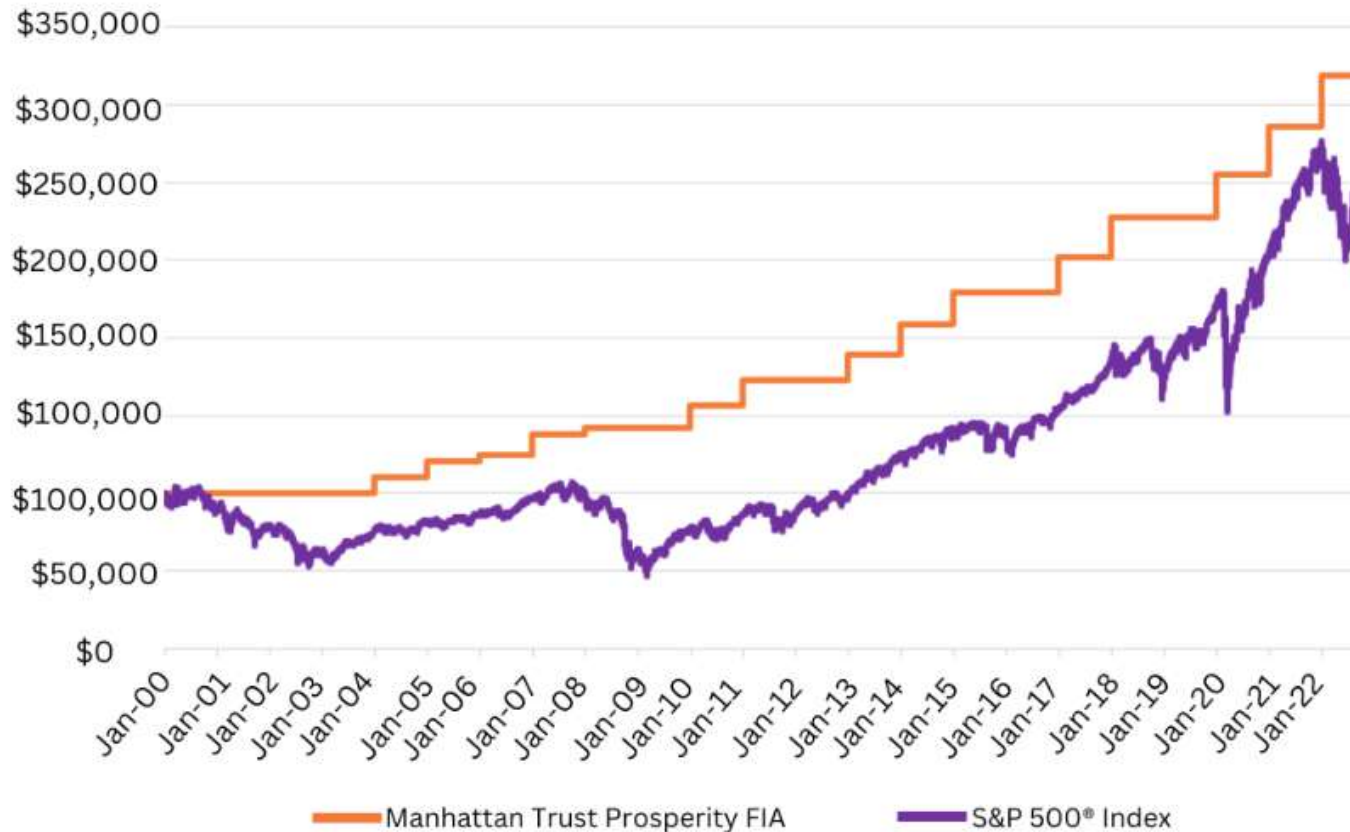
Your client's Participation Rate Strategy would grow by 10%, the result of multiplying the S&P return (25%) by the Participation Rate (42%).



Negative Index Return

There are no market-based losses. If the index performance is negative, your client will simply receive zero interest crediting for that year.

Principal Protection



This is a hypothetical example and does not illustrate the future results of either the market or the Manhattan Trust, I.I. Prosperity FIA. This example assumes no partial or full surrenders and that all funds are allocated to the Point-to-Point with Cap Strategy at a cap of 10%. Actual and future cap rates may be above or below this amount. This example is for illustrative purposes only and does not represent the performance of any specific product or investment.

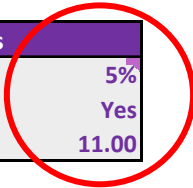
Illustration

INTERNATIONAL FIA ILLUSTRATION

Single Premium **\$250,000**

Allocation		Rates		Withdrawal and Fees	
Fixed	0%	Fixed	2.90%	Free Withdrawal	5%
Cap	50%	Cap	10.00%	Free W/D Eligible	Yes
Par	50%	Par	47%	AUM Fee (bps)	11.00
		Floor	0%		

Free withdrawal and lower AUM fee



End of Contract Year	Index Change	Fixed Interest	Cap Interest	Participation Rate Interest	Annuity Value	Cash Surrender Value	Death Benefit
1	13.41%	\$0	\$9,239	\$6,936	\$262,208	\$235,987	\$238,347
2	29.60%	\$0	\$9,690	\$16,064	\$283,789	\$255,410	\$257,964
3	11.39%	\$0	\$10,488	\$6,690	\$296,464	\$269,783	\$272,481
4	-0.73%	\$0	\$0	\$0	\$291,785	\$265,524	\$268,180
5	8.70%	\$0	\$10,784	\$5,257	\$303,198	\$278,942	\$281,732
6	19.42%	\$0	\$11,205	\$12,186	\$321,773	\$296,031	\$298,991
7	-6.24%	\$0	\$0	\$0	\$316,694	\$294,525	\$297,470
8	28.88%	\$0	\$11,704	\$18,927	\$342,286	\$318,326	\$321,509
9	16.26%	\$0	\$12,650	\$11,518	\$361,018	\$361,018	\$364,628
10	21.19%	\$0	\$13,342	\$15,835	\$384,458	\$384,458	\$388,303
20	21.19%	\$0	\$20,518	\$24,351	\$591,232	\$591,232	\$597,144
30	21.19%	\$0	\$31,553	\$37,448	\$909,215	\$909,215	\$918,308
40	21.19%	\$0	\$48,524	\$57,589	\$1,398,221	\$1,398,221	\$1,412,203
50	21.19%	\$0	\$74,621	\$88,562	\$2,150,229	\$2,150,229	\$2,171,731

Annuitization Options

OPTION 1: Single Life Annuity

Guarantees income for the lifetime of the Annuitant (up to 100 years of age). The payments will end at the death of the Annuitant. The remaining account value stays with the company.

OPTION 2: Life Annuity with Payments Certain

Guarantees income for the greater of the Annuitant's lifetime (up to 100 years of age) or the "period certain" selected between 5 to 20 years. If the Annuitant dies, the payments will be made to the Beneficiary for the remainder of the "period certain".

OPTION 3: Life Annuity with Installment Refund

Guarantees income for the lifetime of the Annuitant (up to 100 years of age). If the Annuitant dies before receiving payments equal to the original Single Premium amount, the payments will continue to the Beneficiary for the rest of the installment period.

OPTION 4: Payments for a Designated Period

Guarantees income for a fixed period selected between 5 and 30 years. If the Annuitant dies during the designated period, the payments will be made annually to the Beneficiary for the rest of the period.

OPTION 5: Interest Income

Guarantees interest payments for a selected period between 5 and 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.

OPTION 6: Single Sum

One single sum payout.

Market Shield Savings Plan

Market Shield Savings Plan

Underlying Index
S&P 500

Issue Ages
0-70

Investment Term
15 Years

Minimum Investment
\$2,400/year

Currency
USD

Product Highlights

- Unlimited Upside
- Guaranteed Minimum Accumulation Benefit of 140%
- Loyalty Bonuses
- Excess Contributions Permitted
- Guaranteed Death Benefit
- Access to both Investment & Traditional Life Insurance
- Product issued via Trust

Withdrawals & Surrenders



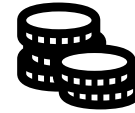
Beneficiaries

The Settlor can nominate beneficiaries and contingent beneficiaries that will receive the proceeds of the contract on the death of the Plan Participant. The Settlor can request to change beneficiaries by sending a request to the company.



Partial Withdrawal

Allowed after the second contract year subject to maintaining a \$2,500 USD surrender value. Free partial withdrawals available, but they negate the guarantee and bonuses.



Full Surrender

Available after the first contract year but subject to surrender charges for the duration of the investments term.

Additional Information

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Annual Administration Charges
1.7% of cumulative contributions

Monthly AUM Fee
0.125%

Contract Fee
\$10 USD/month

Excess Contribution Fees
1.5% first year, 0.5% thereafter

Contract Loans
50% of cash value

Contract Documents
Electronic delivery

Sample Illustration

What You May Get Back

The table below illustrates the value of your contract based on different S&P growth rates (4%, 6% and 8%).

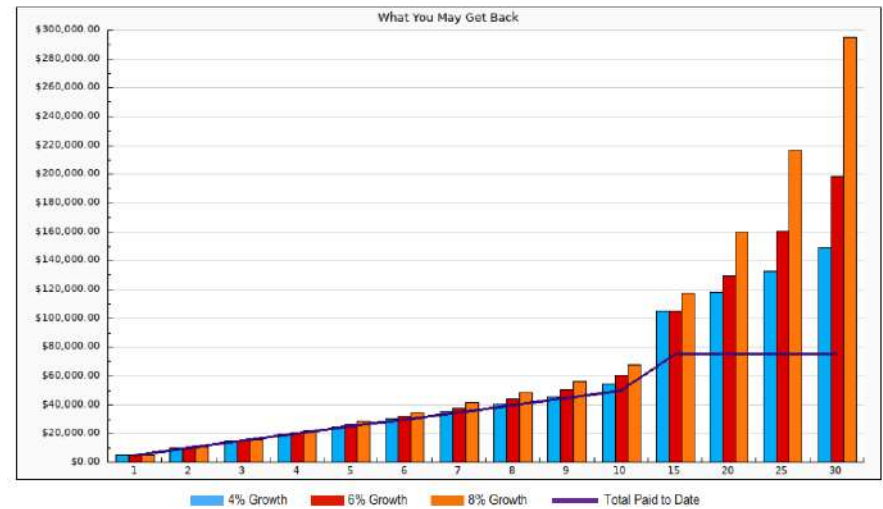
The growth rates shown are per year and all resulting values are in \$USD. The purple line indicates the end of your contribution term.

End of Contract Year	Total Paid to Date	Estimated Account Value			Estimated Cash Surrender Value		
		4% Growth	6% Growth	8% Growth	4% Growth	6% Growth	8% Growth
1	\$5,000.00	\$4,915.95	\$5,013.19	\$5,110.44	\$0.00	\$0.00	\$0.00
2	\$10,000.00	\$9,867.37	\$10,163.01	\$10,462.49	\$0.00	\$218.01	\$517.49
3	\$15,000.00	\$14,855.13	\$15,455.49	\$16,071.60	\$5,165.13	\$5,765.49	\$6,381.60
4	\$20,000.00	\$19,880.13	\$20,896.95	\$21,954.19	\$10,530.13	\$11,546.95	\$12,604.19
5	\$25,000.00	\$24,943.28	\$26,493.97	\$28,127.74	\$16,018.28	\$17,568.97	\$19,202.74
6	\$30,000.00	\$30,045.50	\$32,253.43	\$34,610.85	\$21,630.50	\$23,838.43	\$26,195.85
7	\$35,000.00	\$35,187.77	\$38,182.51	\$41,423.30	\$27,367.77	\$30,362.51	\$33,603.30
8	\$40,000.00	\$40,371.06	\$44,288.70	\$48,586.14	\$33,231.06	\$37,148.70	\$41,446.14
9	\$45,000.00	\$45,596.37	\$50,579.84	\$56,121.77	\$39,221.37	\$44,204.84	\$49,746.77
10	\$50,000.00	\$50,864.74	\$56,814.11	\$67,804.00	\$49,089.74	\$55,289.11	\$62,279.00
15	\$75,000.00	\$105,000.00	\$105,000.00	\$117,596.99	\$105,000.00	\$105,000.00	\$117,596.99
20	\$75,000.00	\$117,873.86	\$129,683.50	\$159,590.81	\$117,873.86	\$129,683.50	\$159,590.81
25	\$75,000.00	\$132,404.44	\$160,327.37	\$216,832.40	\$132,404.44	\$160,327.37	\$216,832.40
30	\$75,000.00	\$148,804.94	\$198,370.87	\$294,858.16	\$148,804.94	\$198,370.87	\$294,858.16

Guaranteed 140% Return

If all planned contributions are received within the grace period and no loans or withdrawals are taken, you are guaranteed to receive at least 140% of your regular contributions at the end of your contribution term. This is true regardless of the performance of the index.

The chart below illustrates your cash surrender values over time. For instance, the red bars reflect cash surrender values based on 6% annual growth in the S&P 500.



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Future Products



Unit-Linked Products

Mutual Fund linked

