ManhattanLife™

Standing By You. Since 1850.

175 Years

And Counting.

When it comes to insurance and annuity products, Americans from all walks of life have this in common: they want to know that when they have a claim or a benefit they can count on their insurance company to come through. We understand that to make good on this need and stand by our policyholders, we must always stand by our producers.

Standing By You. Since 1850.™

ManhattanLife has a storied history validating that we deliver on our promise of standing by policyholders and producers. Through domestic and world wars, outbreaks of plagues and multiple cycles of booms and busts, life has marched on in America. For 175 years, we have shown we can be counted on, and our leadership intends to continue to live by these principles for many years to come.

Who We Are

For our producers and policyholders, we are a reliable and independent partner.

Who is ManhattanLife? Since 1850, we've defined our brand with our commitment to standing by policyholders and producers with diligence and compassion. For 175 years we've been a private and closely held company by choice. And as an independent, we have always been free to make decisions that align with our values and core mission — helping policyholders attain and sustain health, wealth and security throughout their lives.

We demonstrate this commitment by striving to honor claims and pay benefits with professionalism and care. For our producers, we are a reliable and independent partner. We stay agile and open minded about customizing products or innovating new policies to meet our policyholders' evolving needs. With a national footprint and licenses to sell in every state and U.S. territory, we are everywhere you want us to be.

As a privately held company, we do not have the distractions of quarterly returns that burden our publicly traded peers. Not driven by share price, we are able to reward performance with creativity and impact. Most importantly, we are free to focus our energy on our fundamental purpose — supporting you and policyholders.

"*Standing by You. Since 1850.™*" sums up who we are as it represents our core values of reliability, fairness and respect for partnership. We are there for the broad spectrum of demographics across the nation, and we are established and staffed to ensure we are there whenever you or your customers need us. Standing by our producer partners and policyholders is paramount to our organization. And our 175 year history has proved this out.

Our mission is helping you and our policyholders achieve the life affirmations of health, wealth and security.

History

The endurance of our history is an indicator of the reliability of our future.

Independent. Fortitude. Resilience. Attributes that may not immediately come to mind when you think of an insurance company, yet are defining characteristics of ManhattanLife. Founded in 1850, the Company's longevity makes it one of the oldest and most reliable health and life insurance companies in the country.

In its early years, the Company persevered despite exposure to significant market risk including plagues, wars and global economic crisis. During this volatile era, ManhattanLife added an Incontestability Clause to its policies, ensuring accountability to policyholders. The first American insurance company to do so, it was an early sign of ManhattanLife's signature independence and reliability.

Throughout its first century, the Company continued to lead the industry as an innovator, creating many new types of policies to meet market need. Our current leadership took ownership in 2000. The original founders' commitment to protect policyholders prevails to this day.

This was evidenced in 2014 when ManhattanLife was the only insurance company to challenge the U.S. Department of Health & Human Services — and win — to ensure that access to fixed indemnity health insurance would continue.

The Company's longevity as staying independent in the marketplace is remarkable considering the robust merger and acquisition activity the industry has experienced in modern times. To put its staying power in context, the current average age of S&P Index companies is less than 20 years old. By contrast, operating successfully for 175 years as an independent is a testimony to ManhattanLife's enduring history and an indicator of the reliability of our future.

Our 175 year legacy is a treasure trove of memorable milestones and stories of reliability, innovation and strength.

175 years of ManhattanLife

1850

ManhattanLife Formed with purpose of providing protection for widows and orphans after cholera outbreak in 1849

1865

"Old Reliable" reputation earned for locating Southerners and paying claims that occurred during Civil War

1894

America's First Skyscraper commissioned by ManhattanLife and built at 66 Broadway for the corporate office

EXTRA The Chicago Daily Tribune FINAL

GREAT WAR ENDS

OUTLINE OF THE TERMS

REPUBLIC SET UP IN BERLIN BY SOCIALISTS

RED FLAG FLIES OVER ALL BIG GERMAN CITIES

1918

Word War I Ends Refund all extra premiums for war risk coverage paid during wartime

1914

World War I Begins

TOTAL INSURANCE IN FORCE

$1,900,345 | $2,106,158 | $2,276,171 | $2,797,601 | $101,000,000

1850

First to Write:

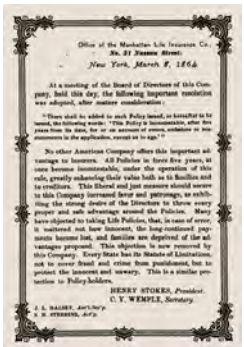
Group Policy by American company

Accident & Accidental Death

Policy for a Woman – occupation listed as "woman"

1864

Incontestability Clause written into policies in an industry first that became law 40 years later


Office of the Manhattan Life Insurance Co.,
No. 31 Nassau Street.
New York, March 8, 1864.

At a meeting of the Board of Directors of this Company, held this day, the following important resolution was adopted, after mature consideration:

"There shall be added to each Policy issued, or hereafter to be issued, the following words: 'This Policy is incontestable, after five years from its date, for or on account of errors, omissions or misstatements in the application, except as to age.'"

In other American Company offers this important advantage to insurers. All Policies in force five years, at once become incontestable, under the operation of this rule, greatly enhancing their value both as to families and to creditors. This liberal and just measure should secure to this Company increased favor and patronage, as exhibiting the strong desire of the Directors to throw every proper and safe advantage around the Policies. Many have objected to taking Life Policies, that, in case of error, it mattered not how innocent, the long-continued payments become lost, and families are deprived of the advantages proposed. This objection is now removed by this Company. Every State has its Statute of Limitations, not to cover fraud and crime from punishment, but to protect the innocent and unwary. This is a similar protection to Policy-holders.

HENRY STOKES, President.
C. Y. WEMPLE, Secretary.

J. L. HALSEY, Asst. Sec'y.
S. H. STEBBINS, Asst. Sec'y.

1870

Twenty-Year Anniversary

MANHATTANLIFE 50 ANNIVERSARY 1850-1900

1900

Fifty-Year Anniversary

1918

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

1953
Voice of America
broadcast credits ManhattanLife for finding a lost policyholder in Hong Kong and paying benefits due

1969
New Logo
to portray ManhattanLife as a progressive company

1950
100-Year Anniversary
All guests of the ManhattanLife Convention and Gala received a 1850 minted penny

1941
World War II
No restrictions o
new policies for
applicants eligibl
for draft

1963
Installation of First Computer (the GE 225) - All December billing for Pension Trust Sales Department and teachers processed by computer

2000
New Ownership
David Harris purchases ManhattanLife starting a new chapter of expansion and innovation

2000
150-Year Anniversary

2014
ACA Court Battle
ManhattanLife takes Federal Government all the way to U.S. Court of Appeals to protect fixed indemnity insurance from overreach through ACA enforcement

2025
175-Year Anniversary

$130,067,845

$2,000,000,000

$3,439,919,036

$3,377,740,000

$7,478,652,000

1944
VJ Day
$11,000,000 total of War & Victory Bonds sold by Home Office employees during all war years

1958
Steinway Building
West 57th Street becomes new home office after makeover. Musical headquarters was the concept with Steinway on ground floor and upper floors reserved for artist and teachers

1972
First Woman on Board
– Sister Colette Mahoney, Order of Sacred Heart of Mary

2014-2018
Annuities & Voluntary Benefits Added
ManhattanLife's expansion under new ownership adds annuities and voluntary benefits to the product offering with purchases 78 and 80

2019
Launch New Brand
articulates value proposition of 175 years

ManhattanLife™
Standing By You. Since 1850.

Our Offering

Our independent spirit allows us to focus on what's best for producers and policyholders.

Producers are critical to the continued prosperity of the Company and so we offer a full range of products to meet all of your customers' needs throughout all phases of life. Yet a diverse and comprehensive portfolio alone is not enough. Product support, flexible service and the speed of which issues are resolved when they arise — are also essential.

We understand this and are there for you at the front end with Annuities, Individual Life & Health, Senior Solutions and Employer Solutions products. Our policies are easy to write and offer significant benefits. The breadth of our product mix supports cross-selling so you can help policyholders "one-stop shop" for their insurance and annuity needs. All to ensure that we're standing by you with the products you need to stand by your customers and our policyholders.

We are also there for you at the back end — writing policies and issuing annuities in every state with multiple charters, wholesale channels and distribution partners that represent us. When you need support or expedient issue resolution you can expect responsive and knowledgeable service. You'll speak with a real person, located in the United States, who you can trust to deliver on our promise.

Our independent spirit allows ManhattanLife to focus on what is best for producers and policyholders – like leveraging acquisitions to provide even broader product range or developing relationships with new organizations to expand the consumer base. We are committed to offering a superior array of insurance policies and annuities, all backed with diligent support, that will not just meet the needs of your customers, but also strengthen your relationship with them.

We stand by you with the right product mix and responsive service you need to stand by your customers and our policyholders.

Our Products and Services

Annuities

Our annuities provide customers flexibility, liquidity and competitive returns. There are no set up fees or administrative expenses. Choose from a range of individual, deferred, single premium, Multi-Year Guarantee Annuities, Fixed Index Annuities, and Immediate Annuities.

Individual Life & Health

While our supplemental policies provide additional insurance to help pay out-of-pocket expenses, they also help with non-medical costs like lost wages or missed mortgage payments. They provide a safety net and the benefits are paid directly to the policyholder. Products can be sold via the workplace or individually. *Note: Disability is sold only via workplace.*

Medicare Supplement

We offer Medicare Supplement policies that help with coinsurance costs, copayments and deductibles, and help keep health care out of pocket expenses to a minimum. Premium discounts offered for household residents being insured under the same carrier. Additionally, customers have the freedom of seeing any Medicare contracted physician at any Medicare contracted facility of their choice.

Senior Solutions

The ManhattanLife Lighthouse Series was designed specifically with the senior market in mind, allowing you to easily locate, review, and enroll in any of our senior focused products. Product offerings will include: Medicare Supplement Dental, Vision, & Hearing; Cancer and/or Heart & Stroke; Home Health Care; Short-Term Care and Final Expense. The ManhattanLife Lighthouse Series strives to be a single-source solution for seniors, providing added security and protection when it is needed most.

Employer Solutions

Designed for employer groups, our ancillary products provide financial security, preferred underwriting and pricing for employees, and competitive compensation for our distribution partners. Help your clients by offering a customized program that integrates with any employee benefits package.

Commercial Mortgage/ Lending

ManhattanLife is known for our straightforward origination process and ability to fund borrowers in a quick and efficient manner. With over 20 years of lending experience, we have built a long list of repeat clients that recognize our ability to keep it “Simple.”

- Marketing in all 50 States and Puerto Rico
- 3- to 7-Year Multi-Year Guarantee Annuities (MYGA)
- 7- to 10-Year Fixed Index Annuities (FIA)
- Single Premium Immediate Annuity (SPIA)
- Up to15% Penalty-Free Partial Surrenders Available
- No Set Up Fees
- No Administrative Expenses
- Guaranteed Return of Premium Available

- Accident
- Cancer
- Dental, Vision & Hearing
- Hospital Indemnity
- Life – Term & Whole
- Mortgage Protection
- Out-of-Pocket
- Short-Term Disability

- **Plan A** - Ideal for those that want more coverage, but don't expect to use a lot of healthcare services.
- **Plan C** - All the basic benefits plus extras designed to keep monthly out-of-pocket expenses predictable.
- **Plan F** - The most complete Medicare Supplement coverage available. Covers costs in excess of Medicare approved amounts. May have no out-of-pocket expenses for hospital or doctors' office visits.
- **Plan G** - All the basic benefits plus extra coverage for hospitalization without Part B deductible.
- **Plan N** - All the basic benefits as well as additional coverage for hospitalization.

- Accident
- Cancer, Heart Attack, and Stroke
- Dental, Vision & Hearing
- Final Expense
- Home Health Care
- Short-Term Care

- Accident
- Critical Illness/Cancer
- Dental/Vision/Hearing
- Disability
- Group GAP
- Group Universal Life
- Hospital Indemnity
- Term Life
- Whole Life

- Commercial property types include:
  - retail, office, medical, multi-family, industrial, and specialty
- In-house servicing
- Primary, secondary & tertiary markets across all 50 states
- No points or origination fees required

Partnership

Our relationship with policyholders is only as strong as our relationship with you.

At the heart of our business, our relationship with policyholders is only as strong as our relationship with you — and your relationship with them. You understand what matters most to our policyholders and we place a high value on your experience and have a deep respect for partnership.

Though privately held, ManhattanLife has financial strength comparable to the large, publicly traded insurance companies. Yet, as an independent, we can put producer and policyholder needs first. We understand a problem for you is a problem for us. And because we are structurally different, we respond in ways others cannot. As a flat organization, we strive to make decisions quickly and address issues before they escalate or create a ripple effect.

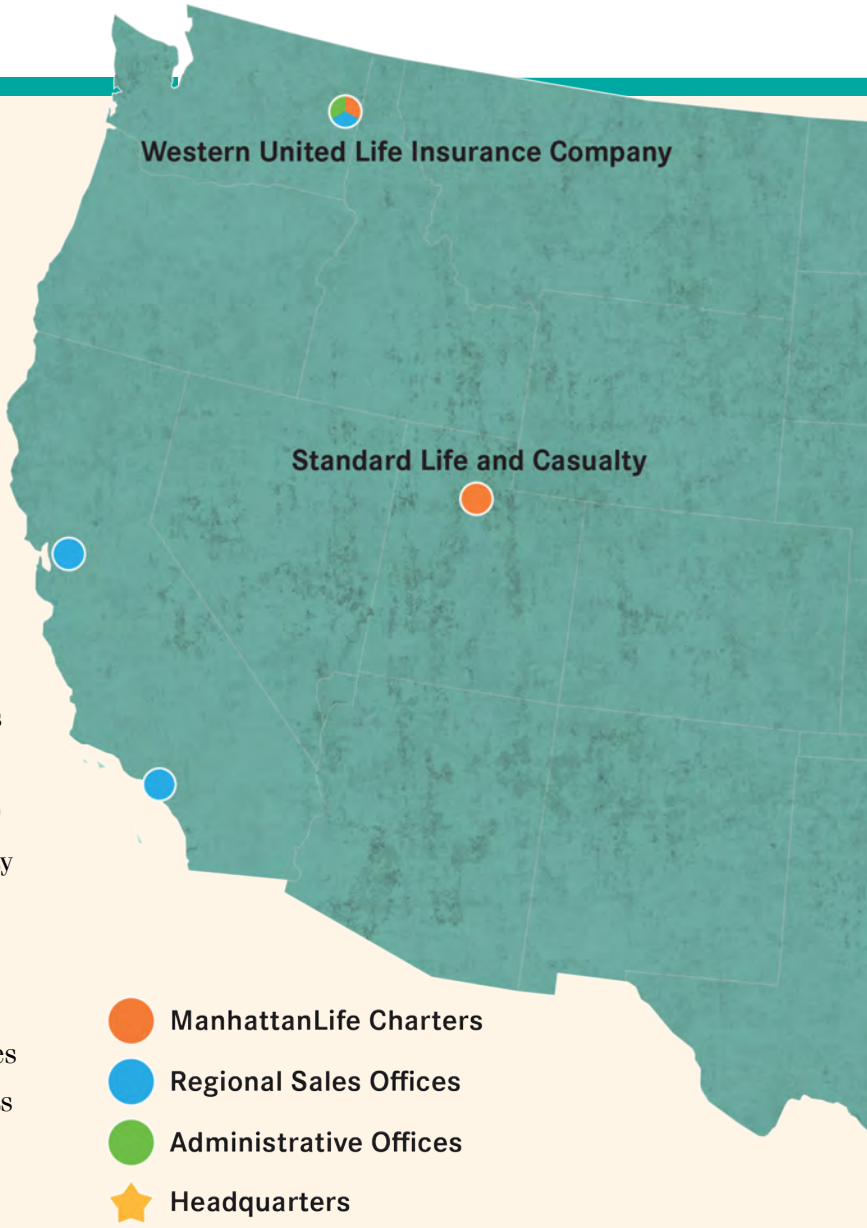
We value partnership, therefore we are a high touch culture and rely on live conversations or face-to-face interaction not offshore call centers and automation. You can count on us to be a responsive partner who will accurately address claims with a focus on expedient resolution.

Nothing is more important to the organization than the relationship we have with you. We will continue to develop superior incentive programs and strengthen meaningful connections with high performing producers. Our leadership has identified many opportunities for business growth, and as your partner, we'll be standing by you every step of the way.

We are committed to supporting your business growth and customer relationships, and rewarding your success.

Our Locations

ManhattanLife may have been established in New York City, but we began our geographic expansion as early as 1851 when we first entered the California market. Today, we offer national reach with responsive, local support so you can count on quick and accurate assistance — not offshore call centers or automation. We write policies and underwrite annuities in every state and U.S. territory. With our multiple charters, wholesaling channels and distribution partners, we can accommodate any domestic footprint or need for additional coverage and annuity guarantees. From coast to coast, we're everywhere you want us to be. And, our offering of a broad product portfolio supported with personal service provides the right insurance and annuity products for every stage in life.



Regional Sales Offices

- Birmingham, Alabama
- Huntsville, Alabama
- Los Angeles, California
- Walnut Creek, California
- Canton, Connecticut
- Washington, DC
- Boca Raton, Florida
- Miami, Florida
- Orlando, Florida
- Tampa, Florida
- Chicago, Illinois
- Louisville, Kentucky
- New Orleans, Louisiana
- Minneapolis, Minnesota
- St. Paul, Minnesota
- Carolina Shores, North Carolina
- Charlotte, North Carolina
- Lincoln, Nebraska
- Omaha, Nebraska
- Canton, Ohio
- Cincinnati, Ohio
- Philadelphia, Pennsylvania
- Memphis, Tennessee
- Austin, Texas
- Houston, Texas
- Spokane, Washington
- San Juan, Puerto Rico

Headquarters

- Houston, Texas

Charter Offices

- Houston, Texas
- Spokane, Washington
- Salt Lake City, Utah
- Great Neck, New York

Administrative Offices

- Louisville, Kentucky
- Spokane, Washington
- Green Bay, Wisconsin

Standing By You

"We thrive in the pursuit of opportunity — not just for ourselves but for our partners as well. Our growth in turn helps us to continue to offer superior products and services to producers and policyholders."

DAVID HARRIS, CEO

Are you an independent — entrepreneurial and self motivated? Do you prefer to make your own decisions on how to grow your business and chart your own course? If so, we may be kindred spirits. For 175 years, ManhattanLife has chosen to operate our own way according to our mission to always stand by our policyholders and producers.

Mission driven, over the years we've stood by customers and producers even when we had to challenge governing officials or departed from the industry status quo. And because we've remained independent, we've never put the interests of investors over the needs of our policyholders. It's the standard we'll continue to live by in the years ahead.

Key to the Company's success will always be the strength of our relationships with our valued producer partners. It's core to our model that we provide you with the right tools to grow your business, nurture your customer relationships and achieve your wealth creation goals.

From strategically expanding our product portfolio with policies to accommodate every phase of life to supporting those products with responsive, personal service, our focus is ensuring ManhattanLife producers are successful. And our independence allows us to reward that success in unique and meaningful ways.

If our entrepreneurial culture and partnership focus resonates with you, we'd like to talk.

Contact us at partner@manhattanlife.com

or learn more at manhattanlife.com.

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10777 Northwest Freeway
Houston, Texas 77092
www.manhattanlife.com

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July 2025 | PR-CORP BR