



ManhattanLife™

*Standing By You. Since 1850.™*

## Organizational Overview

04/01/2023

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Who is  
ManhattanLife™



# Our Story



- One of America's oldest insurance companies (est. 1850)
- Independent & privately held for 170 years
- Tremendous financial strength & growing
- Nationwide appointed agents & licenses to sell into every state & U.S. territory
- Broad, diverse portfolio of insurance & investment products
- Core values of reliability, fairness & respect for partnership
- Our mission — help you achieve health, wealth & security for life



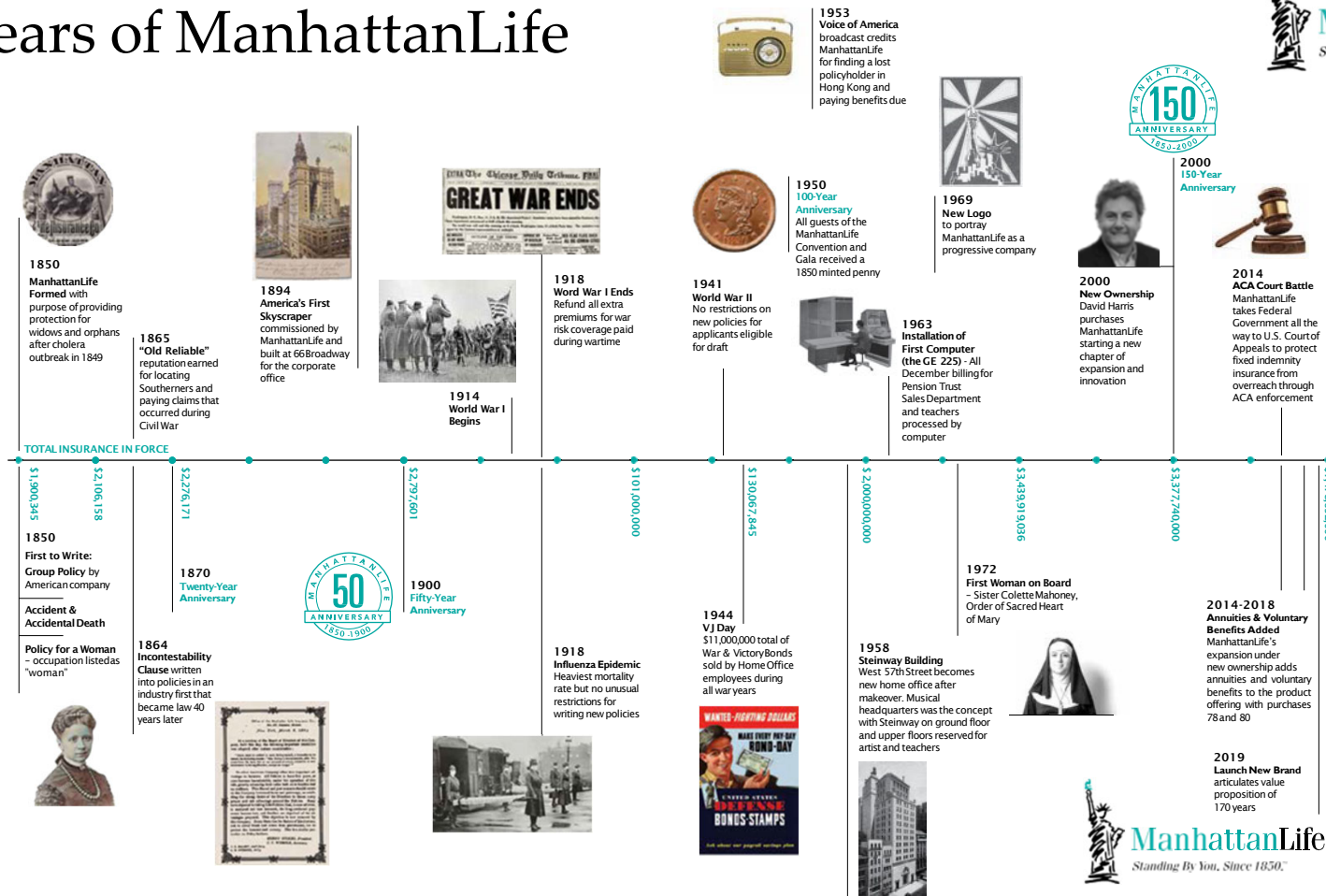
# Our History



- Formed in 1850 in Manhattan
- 1<sup>st</sup> to write a Group Policy, an Accident & Accidental Death Policy, & a Policy for a Woman
- 1<sup>st</sup> American Insurance Company to write a Clause of Incontestability
- Commissioned North America's first skyscraper for New York headquarters in 1892
- Persevered through Civil War, WW1, The Great Depression, WW2, The Great Recession, & many intermittent cycles of prosperity
- History of endurance is an indicator of the reliability of the future



# 170 Years of ManhattanLife



# Our Offering



- Comprehensive & diverse product portfolio
- One-stop shop for insurance & annuities
- Acquiring quality brands for broader product range
- Diverse product offering meets customer needs through all phases of life
- Policies are easy to write
- Product support & flexible service



# Our Family



**ManhattanLife** includes our extended family of companies, allowing us to offer a broad range of high-quality products and services.



## ManhattanLife Insurance and Annuity

*A ManhattanLife Company*

### Western United Life

*A ManhattanLife Company*

### WesternSkies

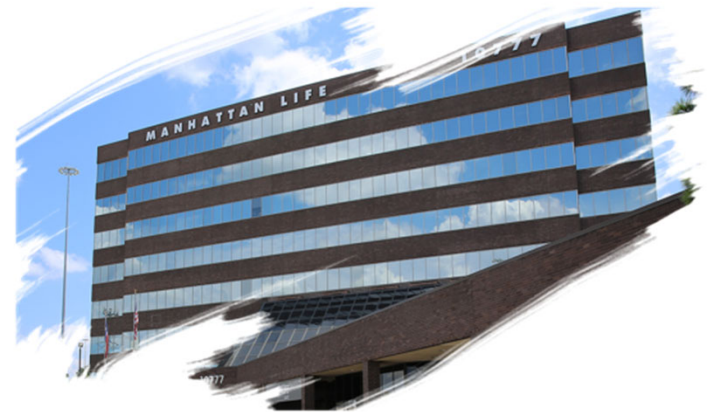
*A ManhattanLife Company*

### Family Life

*A ManhattanLife Company*

### Standard Life

AND CASUALTY INSURANCE COMPANY



# Our Products and Services



## Annuities

- Flexibility, liquidity & competitive returns.
- No set up fees, administrative expenses or premium tax charges.
- Guaranteed Return of Premium available.



## Medicare Supplement

- Minimize out of pocket healthcare expenses.
- See the Medicare contracted caregiver of choice.
- Premium discounts for households insured under same carrier.



## Individual Life & Health

- Additional coverage for out-of-pocket expenses.
- Help with non-medical costs: lost wages, missed mortgage payments.
- Benefits paid directly to policyholder.



## Senior Solutions

- Lighthouse Series designed specifically for the seniors.
- Product offerings include Medicare Supplement; Dental, Vision, & Hearing; Cancer and/or Heart & Stroke; Home Health Care; Short-Term Care and Final Expense.



# Our Products and Services



## Stop Loss

- Lifetime maximum up to unlimited.
- Competitive rates.
- Non-standard policies.
- Customized block pricing.



## Employer Solutions

- Customized programs integrate with employer benefits package.
- Financial security, preferred underwriting & pricing for employees.
- Competitive compensation for distribution partners.
- Customized programs for all group sizes, both small and large.



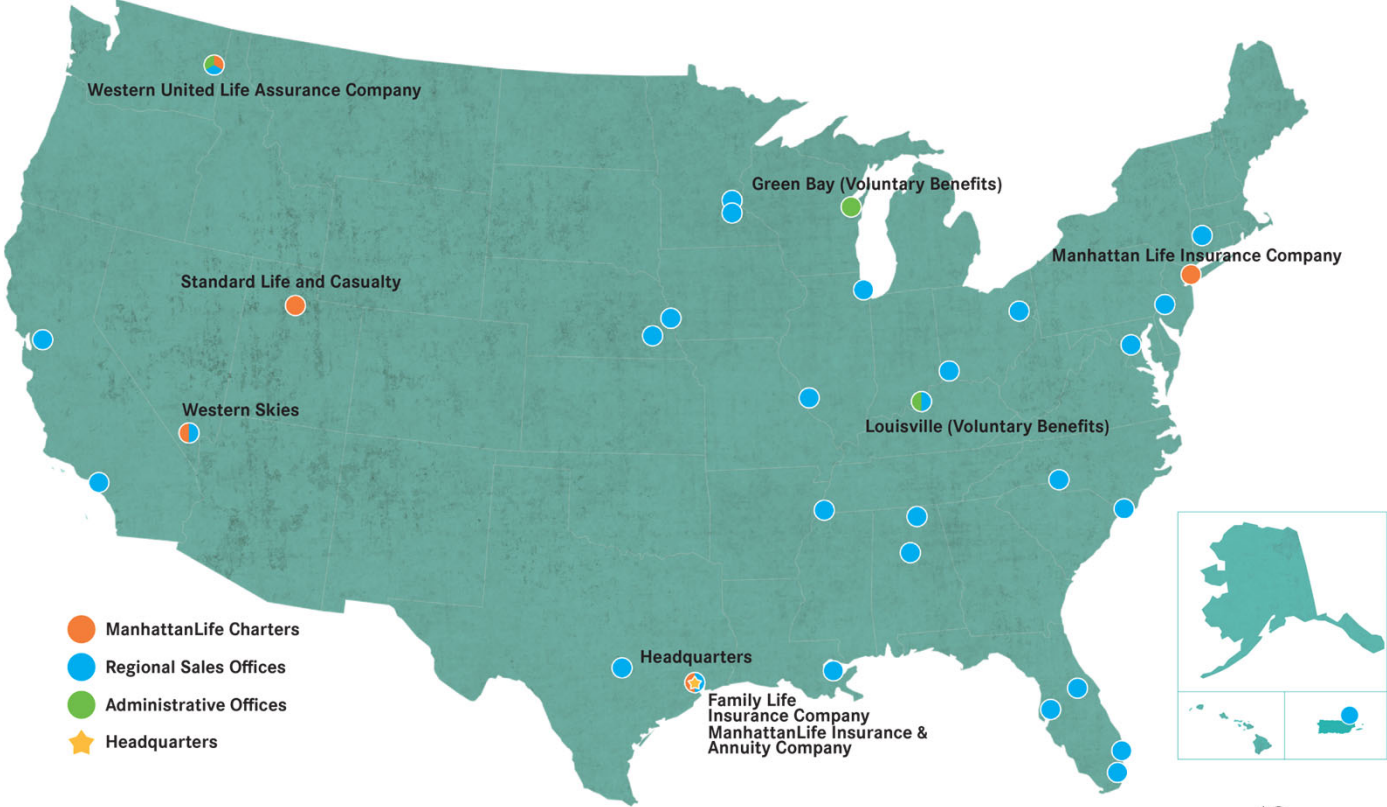
## Commercial Mortgage/ Lending

- Specialty commercial real estate lending.
- Competitive loan pricing for a variety of commercial property types.
- Quick loan decisions & a dedicated real estate loan team.

# Our Geographic Reach



- Policies & annuities for every state and U.S. territory
- National reach with local, responsive support
- No offshore call centers or automated answers



# Our Locations



## Headquarters

Houston, TX

### Regional Sales Offices

Birmingham, AL	Orlando, FL	Charlotte, NC	Houston, TX
Huntsville, AL	Miami, FL	Lincoln, NE	Philadelphia, PA
Walnut Creek, CA	St. Paul, MN	Las Vegas, NV	Memphis, TN
Canton, CT	Austin, TX	San Juan, PR	Spokane, WA
Washington, DC	New Orleans, LA	Omaha, NE	Cincinnati, OH
Boca Raton, FL	Minneapolis, MN	Los Angeles, CA	Chicago, IL
Tampa, FL	Canton, OH	Carolina Shores, NC	

### Administrative Offices

- Louisville, KY
- Spokane, WA
- Green Bay, WI

### Charter Offices

- Houston, TX
- Spokane, WA
- Las Vegas, NV
- Salt Lake City, UT
- Great Neck, NY

# Our Partnership



- As an independent, we can put producer & policyholder needs first
- We are committed to supporting your business growth & customer relationships
- As a flat organization, we can be responsive, nimble & decisive
- We understand a problem for you is a problem for us
- We address issues quickly before they escalate or create a ripple effect
- We have superior incentive programs for producer performance



# Standing By You. Since 1850.™



*"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*

Home Offices:  
10777 NW Freeway, Houston, TX 77092  
13831 NW Freeway, Houston, TX 77092  
Annuities 1-800-247-2045  
Individual Life & Health 1-888-441-0770  
Voluntary Benefits 1-655-448-6982  
[www.Manhattanlife.com](http://www.Manhattanlife.com)

