

A Letter from David Harris
Chairman and Chief Executive Officer

Manhattan Insurance Group
Since 1850

Dear Sales Partner,

Welcome to Manhattan Insurance Group! And Thank You for taking time to become acquainted with our Manhattan Companies.

Founded in 1850, Manhattan Life has stood the test of time, 150 years later, Manhattan Life, Central United Life, Family Life and Western United Life make up the Manhattan Insurance Group.

The Manhattan Companies are life, health and annuities insurance companies that provide excellent products, competitive commissions and personalized marketing support and customer service. Our business plan focuses on a conservative investment and management philosophy. All of our companies are profitable, have strong cash flow, and significant cash balances to pay claims.

In this year's A.M. Best report, Best recognized our ability to acquire and maintain profitable life and health business, our diversified business profile, and our dedication to expense management. Best also recognized our expanding U.S. distribution and consistent growth over the past several years.

Most importantly, the Manhattan Companies are committed to providing you with excellent products and the financial stability to stand behind them.

Please accept my invitation to join our Manhattan family, we promise to treat you just like family.

Sincerely,



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For more information contact:

Manhattan Insurance Group
10777 Northwest Freeway
Houston, Texas 77092
Tele: 800-669-9030

Why
Manhattan?

Manhattan Life

Central United Life

Family Life

Western United Life



MIG-Corp 0116



MANHATTAN LIFE

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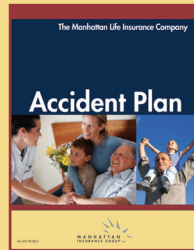
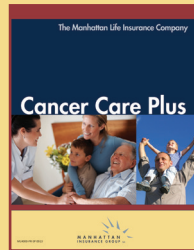


Manhattan Life offers life and health insurance products in the United States and Puerto Rico, and dollar denominated life insurance products in Latin America, Asia and other countries worldwide.

Central United Life Insurance Company offers supplemental health insurance products to individuals and through worksite marketing.

Puerto Rico

Manhattan Life offers life and health insurance products in Puerto Rico including Cancer Care Plus, Accident, and Group Disability.



Medicare Supplement

Manhattan Life offers competitively priced Medicare Supplement plans. Our plans offer seniors guaranteed renewable coverage anywhere in the United States.

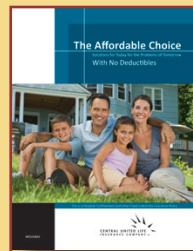
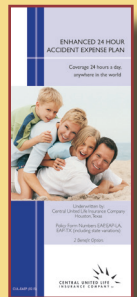


Cancer Care Plus

Our Cancer Care plan pays cash benefits to help with expenses that may not be covered by your major medical insurance, including radiation and chemotherapy benefits.

24-Hour Accident Expense

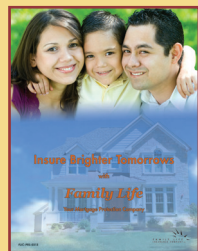
Our 24-Hour Accident plan pays cash benefits to help with expenses that may not be covered by your major medical insurance. Our plan reimburses actual charges up to the plan maximum.



Affordable Choice

Affordable Choice is a hospital indemnity plan that provides in-patient and out-patient benefits. The plan is designed for self-employed individuals as well as those who do not have a major medical plan.

Family Life offers life insurance products to protect the family. Our products offer a variety of riders that provide coverage to parents and children within the same policy.

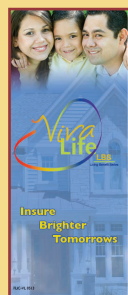


Mortgage Protection

Family Life offers Mortgage Protection life insurance products to protect a family's most valuable possession - their home. And we accept clients who have an ITIN.

Family Protection

Family Life offers a variety of life insurance products that provide the financial security that all families need. Products can be custom made to fit a family's needs today and for the future. And we accept clients who have an ITIN.



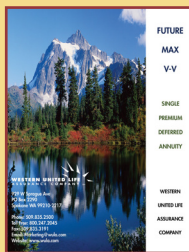
Viva Life

If you want quick and easy, take a look at Viva Life. With our online sales system, you and your client can review the product online, run a quote, and apply for coverage. With only four health related questions, your client can apply for coverage in as little as 10 minutes.

Western United Life Assurance Company offers a competitive line of short-to mid-term fixed rate and immediate annuity products.

Fixed Deferred Annuities

With a Western United fixed deferred annuity, your clients' money goes to work for them immediately, earning tax-deferred interest on the premium payments they make. Fixed deferred annuities offer guaranteed interest rates that are fixed by Western United for a set period of time, depending on which annuity contract you select. Our deferred annuity product line offers a variety of unique product features including: Guaranteed Return of Premium, bailout rates, and 15% penalty free calendar year withdrawals.



Preferred Choice

Manhattan Life is proud to offer our "Preferred Choice Annuities", a competitive portfolio of short-term deferred annuities. Manhattan Life's "single premium" annuities are available for three, five, six or seven years. Our Annuities offer a variety of unique product features including no up-front sales charges or administration fees and penalty free withdrawals.

