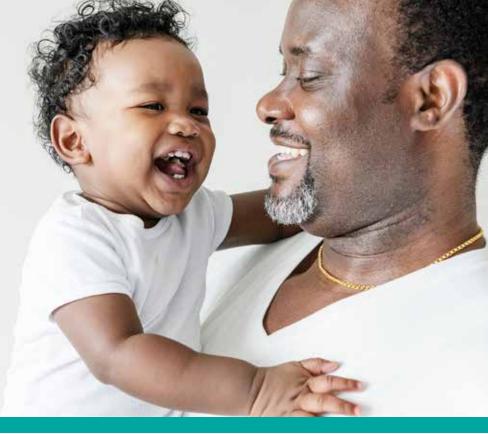


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Excludes Guaranteed Issue (G.I.) and underage disability business. Issued cases must be underwritten or open enrollment and specific to Manhattan Life & Western United Life Assurance Company (MLIC/WULA). Program period runs from April 1, 2020, through June 30, 2020. Qualifying business must be issued by last calendar day of each qualifying month. Integrity Marketing Group (INTEGRITY) has the exclusive right to change the qualifications and/or rules for this program at any time, including cancellation. All decisions by INTEGRITY regarding the program and/or its cancellation are final. MLIC/WULA has no obligation to sponsor or pay any of the costs of the program for any qualifying participant related to this program. Agent must be actively appointed and remain in good standing with MLIC/WULA throughout the duration of the contest period. Not available in Washington. FOR AGENT USE ONLY. -- 413_003-F2419