Wichita
National Life Insurance

Security

Multi-Year Guaranteed Annuities

Security for your assets with ultimate flexibility

Today is the ideal moment to prepare for a more secure future. However, both the market and life come with their share of unpredictability. Navigating through a myriad of choices for asset protection and enhancing your savings can be challenging. If you're seeking a suitable strategy, our Wichita National Security multi-year guaranteed annuities (MYGA), might be the perfect fit for you.

- An uncomplicated method for securely increasing your savings with tax deferral;
- A consistent, fixed interest rate guaranteed for a set duration;
- Shielding against market volatility;
- Flexibility to withdraw a part of your funds for mandatory minimum distributions (RMDs) if needed;
- The choice to convert your annuity into lifelong guaranteed payments; and
- An opportunity to ensure financial support for your heirs with a Death Benefit.

Crafted for everyday individuals and their dynamic lifestyles, these straightforward annuities are tailored to assist in reaching your specific financial objectives. They offer the flexibility to adjust seamlessly as your requirements shift and your life journey progresses

The fundamentals of annuity benefits

Annuities are essentially long-term savings plans that come with various features and perks, making them ideal for retirement planning and money management in your later years. When you buy an annuity, you're paying Wichita National Life Insurance Company a premium. In return, we give you a contract that details the benefits you'll get over the term of the contract. An annuity is a great way to both protect and increase your savings, and it offers the option to turn your savings into a steady stream of income that you can't outlive.

GUARANTEED RATES

The Security MYGAs are single premium deferred annuities that starts accumulating a fixed interest rate right from the contract's effective date. The interest you earn is compounded daily. We offer 3 year, 5 year, 7 year, and 10 year guarantee periods to match your individual financial goals. For the full duration of these years, you're assured to earn the interest rate that was specified when you signed up.

PROTECTION FROM MARKET RISK

The Security MYGAs guarantees that both your principal and the interest earned are shielded from market risks and fluctuations. With this product, you face no market risk and benefit from a guaranteed interest rate, ensuring that your investment and the interest it accumulates are fully protected.

TAX-DEFERRED GROWTH

With the Security MYGAs, your funds increase in value on a completely tax-deferred basis. This means you won't have to pay taxes on the interest as it accumulates, but only when you decide to withdraw it. Thanks to the compounding of interest over time, this approach can potentially lead to a more substantial accumulation of your savings.

ISSUE AGES & PREMIUM REQUIREMENTS

- Issue Ages 18 - 89 (+364 days)
- Minimum Premium for All Guarantee Periods: $10,000
- Maximum Premium for All Guarantee Periods: $1,000,000

SPOUSAL CONTINUATION

If you happen to pass away during the term of your Security MYGA contract, and if your spouse is the surviving joint owner or the designated beneficiary, they have an option beyond just receiving the contract's death benefit. Instead, your spouse can choose to continue the contract as if they were the original owner, providing a seamless transition and continued investment benefits.

DEATH BENEFIT

In the event of your passing during the term of your Wichita National Security MYGA, as the sole owner, your beneficiary(ies) will receive a death benefit. This benefit is equivalent to the annuity's Surrender Value, which is the total of your initial premium plus accrued interest, reduced by any amounts deducted for partial surrenders, Market Value Adjustment (MVA), and surrender charges. Beneficiaries have the choice of receiving this death benefit either as a lump sum or through one of the available annuitization options.

SURRENDER CHARGES

Life can be unpredictable, and sometimes you might find yourself in a situation where you need to access your funds. If you decide to withdraw more than the penalty-free amount from your Security MYGA, you will incur a Surrender Charge. This charge is determined based on the policy year within your current Multi-Year Interest Rate Guarantee Period. It's important to note that Surrender Charges can vary depending on the state.

SURRENDER CHARGE SCHEDULE

Guarantee Period	Surrender Charge Guarantee Period Year									
	1	2	3	4	5	6	7	8	9	10
Security 10 MYGA	9%	8%	7%	6%	5%	5%	5%	5%	5%	5%
Security 7 MYGA	9%	8%	7%	6%	5%	5%	5%			
Security 5 MYGA	9%	8%	7%	6%	5%					
Security 3 MYGA	9%	8%	7%							

MARKET VALUE ADJUSTMENT (MVA)

If you make a full surrender or a partial withdrawal beyond the maximum penalty-free amount during the guarantee period of your Security MYGA, a Market Value Adjustment (MVA) will be applied. The impact of the MVA on your contract's benefits depends on the fluctuations in interest rates; it could either increase or decrease the benefits available.

Free Look Period

The Contract may be returned and cancelled for any reason within 10 days after the Owner receives it. The Contract must be returned to: (a) our authorized agent who sold it; or (b) us at our home office. A return by mail is effective on being postmarked, properly addressed, with prepaid postage. The Contract will be void and considered never in force. We will refund any premium paid for the Contract, less any prior partial surrender(s). If this Contract is a replacement of a life insurance policy or other annuity contract, this right to cancel the Contract is extended to 30 days.

AUTOMATIC RENEWAL

At the end of the guarantee period, if you decide not to make an election, you will automatically be rolled into a contract of the same term and guarantee period with a new rate. This new rate will be the rate currently being credited on new issues of the same term period. Surrender charges will apply.

ANNUITIZATION

Thinking about how to ensure your money lasts as long as you do? With Security MYGAs, you've got a solid plan. When the annuity (Maturity) date is reached (it's already set in your contract), you can choose to turn your annuity into a regular payments. It's like setting up your own personal pension that keeps going as long as you do, taking one big worry off your plate in your retirement years.

Optional Riders

Since everybody has their own flexible needs, we offer additional riders which you can elect at the time of the contract. These additional riders offer you the capability to plan ahead as per your own requirements. *

ENHANCED DEATH BENEFIT RIDER

If this optional rider is elected at a .15% per year cost, in the unfortunate event you pass away during your contract term, your beneficiary(ies) will be paid a death benefit equal to the full account value of your annuity without being assessed surrender charges or an MVA. A beneficiary may choose to receive the death benefit in either a lump sum or any of the available annuitization options.

10% FREE WITHDRAWAL RIDER

If you're seeking greater flexibility in accessing your funds during the guarantee period of your plan, you may elect the 10% Free Withdrawal Rider at a .15% per year cost. Starting at your first anniversary, the rider allows you to access the 10% of the contract value annually. The 10% free amount is based on each Anniversary contract value. The 10% free amount is available for withdrawal without paying surrender charges or an MVA.

*Election of one or both optional riders will reduce the guaranteed rate, equal to the rider charge(s), set forth in the contract.

Wichita National Life Insurance Company

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Withdrawals of earnings will be subject to income tax and may be subject to a 10% IRS penalty tax if taken prior to age 59½. An annuity contract may be purchased on a non-qualified basis or for use within certain qualified retirement plans or arrangements that receive favorable tax treatment. Many of these qualified plans, including IRAs, provide the same type of tax-deferral as provided by an annuity contract, and the annuity contract does not provide any additional tax-deferral benefit. An annuity contract, however, does provide a number of other benefits and features not provided by such retirement plans or arrangements alone. Consult with a qualified tax and/or financial professional regarding the use of an annuity contract within a qualified plan or in connection with other employee benefit plans or arrangements.

Wichita National Life Insurance Company is a licensed life insurance company. Guarantees associated with all annuity policies sold by Wichita National Life Insurance Company (NAIC #70548), 711 SW D Avenue, Lawton, Oklahoma 73501 ("Wichita National") are backed by the financial strength and claims paying ability of Wichita National. Annuity contracts and features may vary by state and may not be available in all states. Once an optional rider is selected, it may not be removed during the guarantee period.

This product is a single premium, deferred fixed annuity that provides a minimum guaranteed surrender value. You should understand how the minimum guaranteed surrender value is determined before purchasing an annuity contract. Interest rates are subject to change.

All quotes and estimates are non-binding and are not to be construed as a guarantee you will be able to purchase insurance. Neither Wichita National nor any of its agents or representatives provide any legal, tax, or financial planning advice. For legal, tax, or financial planning advice concerning your specific situation, please consult an attorney, tax professional, or certified financial planner. The information provided is intended for use by the general public and is not individualized to address any specific investment objective. It is not intended as investment or financial advice or as a recommendation to purchase a product. Annuity contracts contain limitations. Please consult the contract for more details regarding these limitations.