



Our Story.
Our Strength.
Our Future.

OUR STORY

For more than seven decades, Wichita National has delivered reliable protection.

In 2022, significant private capital transformed our platform – every system rebuilt from the ground up. No legacy infrastructure. No outsourcing. We own our entire technology stack, enabling precision, transparency, and extraordinary speed across the full application lifecycle.

Today we combine long-term financial strength with modern, high-velocity execution designed for today’s agents and policyholders.

OPERATIONAL EDGE

60 min

Application review guaranteed or less

98%

In-good-order rate
Apps arrive clean



100%

Same-day issuance
Fully funded apps

10 days

on average 1035 exchange transfer timeline

TECHNOLOGY EDGE

 SPEED Ultra-fast application and contract processing	 ACCURACY Fewer errors and cleaner submissions	 VISIBILITY Real-time visibility into every case	 SCALE Scalable operations for long-term growth	 CONTROL Proprietary technology, speed and flexibility
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CAPITAL STRENGTH

**White Bay Group –
Our Capital Strength.**

Wichita National is backed by White Bay Group, a generational family office providing permanent capital and deep investment expertise. Long-term, in-house capital – not private equity – ensuring stable ownership and aligned incentives. White Bay maintains a diverse portfolio including Clear Street, Alpine Global, Summit Securities, 3i Fund, RenGen, and New Horizon Bank.

\$3B+

Assets under management

\$300M

Committed to Wichita National

70

Companies

12

Countries

“Speed matters, and so does stability. We deliver both.”

Michael Sason
Chief Executive Officer

FINANCIAL STRENGTH

Built for the Long Term.

We prioritize efficiency, disciplined execution, and high-quality investments — designed to support annuity obligations through any market cycle.

729%

RBC RATIO

Significantly above the 200% regulatory minimum. Reflects strong capitalization and conservative management.

B+

AM BEST RATING

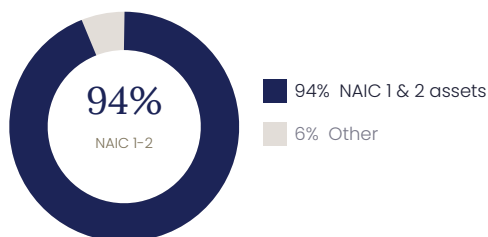
Good. Reflects long-term ownership, conservative underwriting, and disciplined investment.

94%

NAIC 1-2

Of our fixed-income investment portfolio. Conservative, long-duration alignment with liabilities.

INVESTMENT PORTFOLIO



*as of 9.30.25

- Deep investment expertise and access to high-quality market opportunities.
- Conservative, long-duration alignment with annuity liabilities.
- Disciplined credit and risk oversight across every asset class.



A 60-YEAR FOUNDATION , MODERNIZED FOR THE FUTURE

- 1957 Founded — life & credit insurance
- 1957–2021 Decades of stable policyholder protection
- 2022 Recapitalized — bold vision to transform into an innovative and tech forward annuity carrier
- 2023 Security MYGA launched. End-to-end e-app and e-contracting capabilities, every core system built in-house
- 2025+ Continued state expansion, modernization and product innovation.

PRODUCT PORTFOLIO

- NOW **SECURITY MYGA**
Multi Year Guaranteed Annuity 3, 5, 7 & 10 year terms . Rates locked at issue. Daily compounding.
- 2026 **FIA** Fixed Index Annuity (FIA) Launch
- 2027 **RILA** Registered Index-Linked Annuity Launch

LEADERSHIP

Decades of experience across risk management, investment strategy, operations, and distribution. Hands-on, transparent, and committed to supporting agents and policyholders directly.

This is **Wichita National.**

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