



Security MYGA

Multi-Year Guaranteed Annuity

3, 5, 7 & 10
Year terms available

\$10,000
Minimum premium

18 – 89
Issue ages

Your Savings.

Protected. Growing. On Your Terms.

Retirement should feel like arrival, not uncertainty. The Security MYGA is built for people who want to know exactly what their money is doing, no surprises, no market risk, no guesswork.

You choose your term. We lock in your rate from day one. Your principal is fully protected from market fluctuations, guaranteed for the life of your contract.

Interest compounds annually and is credited daily.

At maturity, you decide what comes next: renew, withdraw, or convert to a guaranteed income stream you cannot outlive.

WHAT IS AN ANNUITY?

An annuity is a contract between you and an insurance company. You contribute a premium. We guarantee your rate, protect your principal, and give you options at maturity, including a lifetime income stream you cannot outlive.

ISSUE AGES & PREMIUM

Issue Age	Minimum	Maximum
18–89 +364 days	\$10,000	\$1,000,000

Locked at contract issue. Never changes during your term. 3, 5, 7, and 10-year periods available.



Guaranteed Rate

Locked at contract issue. Never changes during your term. 3, 5, 7, and 10-year periods available.

No Market Risk

Principal and accrued interest are fully shielded. Your savings cannot decrease due to market conditions.

Annual Compounding

Interest is credited to your annuity contract daily. Interest is compounded annually, supporting continued growth over the guarantee period.

Tax-Deferred Growth

You pay taxes only when you withdraw. Compounding works uninterrupted, year after year.

Lifetime Income Option

At maturity, convert to guaranteed payments for as long as you live. Your own personal pension.

Death Benefit

Your beneficiaries receive the surrender value – premium plus interest – less any withdrawals, surrender charges and market value adjustments, directly, without probate delays.

ADDITIONAL PROVISIONS

Automatic Renewal

At end of term, if no election is made, your contract renews for the same period at the then-current rate. Surrender charges apply.

Spousal Continuation

If you pass away during the term, your spouse as surviving owner or beneficiary may continue the contract as original owner.

Free Look Period

10 days to review and cancel for any full refund. 30 days if replacing an existing life or annuity contract. The free look period may vary based on the state in which the contract is delivered and applicable state regulations.

Market Value Adjustment

Early surrenders beyond free amounts may trigger an MVA, which can increase or decrease the benefit based on rate movements.

OPTIONAL RIDERS

10% Free Withdrawal Rider

0.15% / year

Starting at your first contract anniversary, access up to 10% of contract value annually, without surrender charges or MVA. Based on each anniversary value.

Enhanced Death Benefit Rider

0.15% / year

Beneficiaries receive the full account value upon your death during the term – with no surrender charges or MVA deducted.

SURRENDER CHARGE SCHEDULE

If you withdraw beyond the penalty-free amount during the guarantee period, a surrender charge applies based on the contract year. Charges vary by state.

Guarantee Period	1	2	3	4	5	6	7	8	9	10
Security 3 MYGA	9%	8%	7%	–	–	–	–	–	–	–
Security 5 MYGA	9%	8%	7%	6%	5%	–	–	–	–	–
Security 7 MYGA	9%	8%	7%	6%	5%	5%	5%	–	–	–
Security 10 MYGA	9%	8%	7%	6%	5%	5%	5%	5%	5%	5%





Ready to get started?

CONTACT US

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DISCLOSURES

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 contracts sold by Wichita National Life Insurance Company (NAIC #70548), HiPoint Office Building, Suite 140, Norman, Oklahoma 73072 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. Riders can only be removed during the free look period upon written request from the contract owner.

This product is a single premium, deferred fixed annuity that provides a minimum guaranteed surrender value. Interest rates are subject to change. Annuity contracts issued on form number ICC24-MYGA-0424 or variations by state. Election of one or both optional riders will reduce the guaranteed rate equal to the rider charge(s) as set forth in the contract.

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. This information is intended for informational purposes only and should not be interpreted as individualized investment, legal, or tax advice. Annuity contracts contain limitations. Please consult the contract for more details.

Built for the long term.

Guaranteed growth. Protected principal.

Your retirement, on your terms.

Interest is credited daily. All rates are for new applications only. Rates are subject to change at any time. Guarantees associated with all annuity contracts sold by Wichita National Life Insurance Company (NAIC #70548), HiPoint Office Building, Suite 140, Norman, Oklahoma 73072 ("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. Annuity contracts issued on form number ICC24-MYGA-0424 or variations by state. This communication is for informational purposes only. It is not intended to provide, and should not be interpreted as individualized investment, legal or tax advice. To obtain such advice, please consult with your investment, legal or tax professional.