

Security Multi-Year Guaranteed Annuity

Product Rates Effective September 30, 2026

ISSUE AGES 18 to 90	MINIMUM PREMIUM \$10,000				Qualified / Non-Qualified
Interest Guarantee Period	3 Year	5 Year	7 Year	10 Year	
No Optional Riders	6.05%	6.40%	6.30%	6.30%	
10% Free Withdrawal Rider	5.90%	6.25%	6.15%	6.15%	
Enhanced Death Benefit Rider	5.90%	6.25%	6.15%	6.15%	
Both Riders	5.75%	6.10%	6.00%	6.00%	
Each selected rider reduces the credited rate by 0.15%.					

Rates apply to all premiums from \$10,000 to \$1,000,000 and all issue ages. No Optional Riders rates are shown before rider charges. The issued rate is guaranteed for the selected guarantee period. Premiums over \$1,000,000 require prior approval. Interest is credited daily and compounds annually.

Optional Riders

Rider	Annual Charge	Description
10% Free Withdrawal Rider	0.15%	Beginning in the second contract year, during any surrender charge period, Wichita National waives the surrender charge and market value adjustment on cumulative withdrawals up to 10% of the contract value as of the last contract anniversary. Penalty-free withdrawals are available only with this rider.
Enhanced Death Benefit Rider	0.15%	Upon the death of an owner or annuitant, the death benefit or death proceeds equal the account value. Any surrender charge or market value adjustment is waived.

Rate Lock

CASH WITH APPLICATION

10 calendar days

Wichita National applies the better of the rate in effect on the date the application is signed and submitted or the rate in effect on the date funds are received. Funds must be received within 10 calendar days of the signature date. If funds are received after that, the rate in effect on the date the funds are received applies.

TRANSFERS AND 1035 EXCHANGES

60 calendar days

Wichita National applies the better of the rate in effect on the date the application is received in good order or the rate in effect on the date funds are received. Funds must be received within 60 calendar days of the date the application is received. If funds are received after that, the rate in effect on the date the funds are received applies.

FOR FINANCIAL PROFESSIONAL USE ONLY. NOT FOR USE WITH THE PUBLIC.

Surrender Charge Schedule

Product	Contract Year									
	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%

Surrender charges apply to withdrawals during the guarantee period, including any renewal guarantee period, and may vary by state. With the 10% Free Withdrawal Rider, withdrawals of up to 10% of contract value each year are free of surrender charges and MVA beginning in the second contract year. A market value adjustment may also apply and can increase or decrease the amount received. **Example:** a \$5,000 withdrawal in the third contract year of the Security 5 carries a surrender charge of \$5,000 x 0.07, or \$350.

Product Specifications

Single premium deferred fixed annuity Contract form ICC24-MYGA-0424			
Free Look	10 days, 30 days if replacing an existing life or annuity contract. May vary by state.	Market Value Adjustment	Applies to early surrenders and withdrawals not covered by the 10% Free Withdrawal Rider
Required Minimum Distribution	No MVA or surrender charge assessed on RMD withdrawals	Tax Treatment	Tax deferred until money is paid out
Settlement Options	Life, Period Certain, Amount Certain, Life Period Certain	Spousal Continuation	Surviving spouse may continue the contract as owner

State Availability

The Security MYGA is available in select states plus the District of Columbia. For current state availability, see the Wichita National state availability map at wnlic.com/availability-map.

Agent Contracting

Wichita National uses SuranceBay's SureLC platform for producer contracting, making the process fully electronic. If your upline is contracted with Wichita National, please contact them to complete your contracting through their SureLC account. Otherwise, please contact Wichita National at wnl@wnlic.com or 800-522-1625.

Disclosures

This product is a single premium, deferred fixed annuity. 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. 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.

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. State premium taxes may apply. 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.

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