Insuring your world.



Secure Choice Advantage

Multi-Year Guaranteed Fixed Annuity

National Security Insurance Company

What is a MYGA?

A multi-year guaranteed fixed annuity (MYGA) is a long-term financial contract between you and an insurance company that's designed to protect and grow your money tax-deferred, while providing a guaranteed return for a fixed period of time.



What are the advantages of a National Security fixed annuity?

It helps you better manage your taxes

With our fixed annuity, your earnings are tax-deferred, provides your money with a greater rate of growth.

It provides you with a guaranteed rate

By knowing what your return is going to be, you can better plan your future retirement.

It helps protect your family

Upon your death your beneficiaries will receive the full value of your contract.

It provides income when you are ready

Our multi-year guaranteed fixed annuity allows you to grow your money tax-deferred at a fixed interest rate, over a specific period of years, providing you with income when you are ready.

It provides easy access to your money

There are times when you may need access to some of your money earlier than you were expecting. With our fixed annuity, you may withdraw up to 10% of the contract value each year or your required minimum distribution, whichever is greater, without incurring a surrender charge. The penalty-free withdrawal option begins after the first contract anniversary.

It is fee free

That's right. Our single premium deferred fixed annuity has NO upfront charges.



Features & Benefits

Product Type	Single Premium Deferred Fixed Annuity
Issue Age	Issue ages 0-85
Minimum/Maximum Premium	$25,000 to $1,000,000
Tax-Deferred Growth	Premium grows, tax-deferred, until withdrawn
Fees	No upfront charges. All your money goes to work for you.
Death Benefit	Your beneficiaries will receive the full contract value.
Initial Interest Guarantee Period	You may select the Initial Guarantee Period at the time of application. Interest Guarantee Period options are 3, 4, 5, 6, or 7 years.
Penalty-Free Partial Withdrawals	You may withdraw up to the Penalty-Free Partial Surrender amount per contract year without incurring surrender charges by providing a written request. The Penalty-Free Partial Surrender amount is equal to 10% of the contract value on the date of the withdrawal, or your Required Minimum Distribution (RMD) amount if applicable, whichever is greater, minus the amount of any withdrawals you have taken during the same contract year. The penalty-free partial withdrawal option begins after the first contract anniversary.
Interest Rates	All interest rates are quoted as effective annual interest rates. These are the rates that result after interest has compounded daily for a full year. Interest will be credited to your account daily.
Renewal Options	Before the end of the Initial Interest Guarantee Period, you will be notified that the contract can be continued for the same guarantee period or surrender the contract without a surcharge or application of any Market Value Adjustment, or you may choose to continue the contract for another guarantee period.
Free Look Period	You may return the contract to National Security or to the advisor through whom the contract was purchased within 21 days after you receive it. The Company will refund the single premium paid.
Market Value Adjustment (MVA)	The MVA rider is a provision attached to the MYGA contract that may result in an upward or downward adjustment to the surrender value based on an external index rate. It is only applicable when surrender charges are in effect and does not apply to penalty-free partial withdrawals. (See MVA rider for full details.)
Surrender Charge	Withdrawal of the contract value may be subject to a Surrender Charge Percentage. See Surrender Charge Schedule and Contract for full details.



Guaranteed period in years	Surrender Charge Percentage by Contract Year						
	0 to 1	2	3	4	5	6	7
3	9%	8%	7%				
4	9%	8%	7%	6%			
5	9%	8%	7%	6%	5%		
6	9%	8%	7%	6%	5%	4%	
7	9%	8%	7%	6%	5%	4%	3%

You can rest assured when you choose a company people have trusted for over 75 years.

National Security is committed to helping others in times of need, and we've been doing just that for over 75 years by insuring your world. Our products are easy to understand, easy to obtain and easy to afford. Additionally, we pride ourselves on prompt, convenient and courteous service.

With a large independent agency force currently representing us, we will continue to earn the trust and confidence of our customers. Talk with us today and discover why National Security believes that our products should simplify life, not complicate it.

Questions? Please contact your agent or call National Security Insurance Company at

1-888-234-1935

No bank guarantee • Not a deposit • May lose value • Not FDIC/NCUA insured • Not insured by any federal government agency

Guarantees and protections are subject to the claims paying ability of the issuing insurance company.

AM BEST B FAIR Financial Strength Rating

Rating B (Fair) According to AM Best, "The ratings of NSIC reflect the company's balance sheet strength, which AM Best assesses as adequate, as well as its adequate operating performance, limited business profile and marginal ERM."

UNDERWRITTEN BY:

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