



# National Security Insurance Company

661 East Davis Street • Elba, AL 36323

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# Highlights of the Multi-Year Guaranteed Fixed Annuity

(For Use in Texas Only!)

GUARANTEED INTEREST RATES				
3-Year Fixed Guarantee Period	4-Year Fixed Guarantee Period	5-Year Fixed Guarantee Period	6-Year Fixed Guarantee Period	7-Year Fixed Guarantee Period
<b>5.60%</b>	<b>5.60%</b>	<b>5.65%</b>	<b>5.55%</b>	<b>5.55%</b>
Rates as of <b>4/17/2023</b> and are subject to change without notice.				

## Features & Benefits

Product Type	Single Premium Deferred Fixed Annuity
Issue age	Issue ages 0-85
Minimum/Maximum Premium	\$25,000 to \$1,000,000
Premium Protection	There is no risk of market volatility. Your premium is protected from market downturns.
Tax-Deferred Growth	Premium grows tax-deferred until withdrawn.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 Interest Guarantee Period at the time of application. Interest Guarantee Period options are 3, 4, 5, 6 or 7 years.
Renewal Option	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 continue the contract for another guarantee period.
Free Look Period	You may return the contract to National Security or to the agent through whom the contract was purchased within 20 days or, if the contract replaced any other life insurance or annuity contracts, within 30 days after you receive it. The Company will refund the single premium paid.
Surrender Charge	Withdrawal of the contract value may be subject to a Surrender Charge Percentage as shown in the Surrender Charge Schedule below. The Surrender Charge will be determined by multiplying the amount subject to the charge by the appropriate percentage shown in the Surrender Charge Schedule. See Surrender Charge Schedule and Contract for full details.

Guarantee Period	Surrender Charge Percentage by Contract Year						
	0 to 1	2	3	4	5	6	7
<b>3 Years</b>	9%	8%	7%				
<b>4 Years</b>	9%	8%	7%	6%			
<b>5 Years</b>	9%	8%	7%	6%	5%		
<b>6 Years</b>	9%	8%	7%	6%	5%	4%	
<b>7 Years</b>	9%	8%	7%	6%	5%	4%	3%

NO BANK GUARANTEE • MAY LOSE VALUE • NOT A DEPOSIT • NOT FDIC/NCUA INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY  
GUARANTEES AND PROTECTIONS ARE SUBJECT TO THE CLAIMS PAYING ABILITY OF THE ISSUING COMPANY.

## AGENT CONTACT INFORMATION: