



Stellar Security™ 5 Year Guaranteed Annuity¹

Single premium multi year guaranteed fixed annuity.

5.75%, 5-Year Rate²

PRODUCT TYPE	Single Premium Deferred Fixed Multi-Year Guaranteed Annuity
SPECIAL FEATURES	Non-MVA ³ , Full Account Value at Death, Interest Only withdrawals after 1st month, RMDs ⁴ after 6 months, 10% free withdrawals after 1 year, 50% free withdrawal after year 1 as Medical Facility Waiver
ISSUE AGES	18-90 Available with prior Home Office Approval for individuals under 18 years of age
MINIMUM PREMIUM	\$5,000
MAXIMUM PREMIUM	\$1,000,000 without prior home office approval
CONTRACT STRUCTURE	Owner Driven
JOINT OWNERSHIP	Must be Spouses, Oldest Spouse as Primary owner. Joint Owners may act Independently
TRUST OWNERSHIP	Yes, Revocable, Irrevocable and Testamentary Trusts. Grantor Trust require Grantor as Annuitant
ENTITY OWNERSHIP	Yes, Entity must be Beneficiary, Resolution required with application. 1099-INT issued annually
SURRENDER CHARGES	9%, 9%, 8%, 7%, 6%, 0%
DEATH BENEFIT	Full Account Value no Surrender Charges applied

1. ICC23-NMVA357

2. Effective January 8, 2024. Rate may be subject to change, please contact your agent or Stellar National Life (800) 510-5188.

3. Non-Market Value Adjustment

4. Required Minimum Distributions

Annuities are products of the insurance industry and not guaranteed by any bank nor insured by FDIC or NCUA/NCUSIF. Not a bank/ credit union guarantee. Not a deposit. Not insured by any federal government agency. May only be offered by a licensed insurance agent.

Annuities and life insurance products have limitations and restrictions, including surrender charges. Withdrawals prior to age 59, may be subject to ordinary income tax and a 10.00% IRS tax penalty. This piece provides a brief summary of product features. Product features and availability vary by state and are solely the responsibility of Stellar National Life. The annuity contract represented will contain the actual terms, definitions, limitations, and exclusions that apply. Stellar National Life ICC23-NMVA357 application series ICC23- NMVA357. Some exclusions and exceptions apply. Please refer to the contract for the actual terms and conditions that apply.

Stellar National Life Insurance Company is an Arizona domiciled insurance company NAIC #:89427 and is rated "B++" (Good) by A.M. Best Company, affirmed as of January 12, 2023. Rating and guarantees based on claims-paying ability of issuing insurer. Insurance and annuities issued by Stellar National Life Insurance Company Contract Form: ICC23-NMVA 357. Products not available in all states and variations may apply.

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