



Stellar Security™
5-Year Guaranteed Annuity¹

Secure Your Future with Confidence.

LIVE A STELLAR LIFE.



Our Promise to You

Stellar National Life provides peace of mind by strengthening your finances through straightforward and competitive products. We're committed to propelling your financial success by helping you with your savings and retirement needs, to provide you the ability to leave a financial legacy for your family. We guarantee that every interaction we have with you is handled with the care and respect it deserves.



The Reliability You Need...

In life's most significant moments, peace of mind is priceless. At Stellar National Life, we're committed to providing you with the financial security you need to live your life without worry. Our annuity provides for guaranteed returns to help you secure your life's dreams and ensure that your legacy will be preserved and cherished for generations to come.



...to Build the Future You Deserve

We understand the importance of financial security. That's why we've designed an annuity that provides you with a tailored solution to your unique needs. Access our Stellar Security™ 5-Year Guaranteed Annuity¹ in your Traditional, Roth, and Inherited IRA accounts, as well as your personal savings for that special dream.

1. ICC23-NMVA357

Stellar National Life Insurance Company does not provide tax or estate planning advice. You should consult with your tax advisor(s). 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.

Features & Benefits

Envision a future where you can fully immerse yourself in life's most cherished experiences, free from financial worries. With Stellar National Life's guaranteed annuity, you can secure your legacy and embrace the peace of mind you deserve.

- **Embrace Longevity:** With our guaranteed annuity, you may also elect after the first year to receive income payments for a specified period of time, or if you choose, for your entire life.
- **Enjoy free withdrawal up to 10% of your account value annually after the first year,** granting you the power to make confident financial decisions on your own terms.
- **Enjoy a Steady Income:** After the first month, choose interest payments for increased control over your financials, empowering you to make the most of every dollar.
- **Meet your IRA distribution requirements without incurring additional fees,** thanks to the free Required Minimum Distribution (RMD) withdrawals feature after just 6 months.
- **Access Funds in Emergencies:** Beginning in the second contract year, the Medical Facility Benefit offers access up to 50% of the previous year contract value of your funds in case of a confinement to a medical facility, providing relief and reassurance when you need it most.



Secure Your Financial Future Today

Don't let uncertainty cloud your retirement years. Choose our Guaranteed Annuity for a secure and dependable income stream designed to meet your needs. Contact us today to discuss how the Stellar Guaranteed Annuity can become a key component of your retirement plan.

Financial Freedom

Financial freedom and independence are invaluable as you navigate life's various stages. Our guaranteed annuity offers you the opportunity to take control of your income by allowing interest payments after the first month, empowering you to make the most of every dollar and tailor your financial journey to your unique needs.

Interest-only payments allow you to preserve your annuity's principal balance while still receiving an income stream. This ensures that your account's value remains intact, providing you with the potential for future income growth and greater financial security in the long run.



Preserve Your Legacy

Leaving a lasting legacy for your loved ones is a testament to the life you've built and the values you hold dear. Our guaranteed annuity allows for the unexpected, creating a stable foundation for your family's future.

By choosing our annuity, you're making a conscious decision to secure your dreams and protect the ones you love from unforeseen financial challenges. With our guaranteed annuity, your family will not only receive the financial security they deserve but also the priceless gift of peace of mind. They'll be able to focus on honoring your legacy and cherishing the memories you've created together, without the added burden of financial stress.



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.

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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. Administrative Office 1901 Ulmerton Road Clearwater, Suite 200, Florida 33762 stellarlife.com