



Retirement Journey Roadmap

SAVE FOR A BETTER TOMORROW

Planning for retirement is one of the most important steps you can take to help ensure a secure and enjoyable future. That journey takes you through essential stages: Assess, Plan, and Act. This will help you understand your current financial status, set clear goals, take action, and enjoy the retirement you've worked hard for.

Products issued by
Life Insurance Company of the Southwest®

National Life Group® is a trade name representing various affiliates, which offer a variety of financial service products. Life Insurance Company of the Southwest, Addison, TX, is a member of National Life Group. National Life Group and its representatives are neither endorsed by, nor affiliated with any government agency.

Fixed indexed annuities are issued by Life Insurance Company of the Southwest. Indexed annuities have surrender charges that are assessed during the early years of the contract if the annuity is surrendered. Indexed annuities do not directly participate in any stock or equity investments. Flex Secure Growth Series and Flex Select Income 10 fixed flexible premium deferred indexed annuities, are form series 20934(0124)/ICC24-20934(0124), or state variations thereof. Nursing Care Rider form is series 7648 and Terminal Illness Rider is form series 7649, or state variations thereof. Riders are optional, available at additional cost, and may not be available in all states.

This advertising is not approved for use in DE, ID, OK, OR, WY.

All withdrawals made from annuities with pre-tax contributions are taxed as ordinary income. All withdrawals from an annuity purchased with nonqualified monies are taxable as ordinary income only to the extent there is a gain in the policy. In addition, withdrawals prior to age 59½ may be subject to a 10% Federal Tax Penalty

1. ASSESS

Identify the Gap

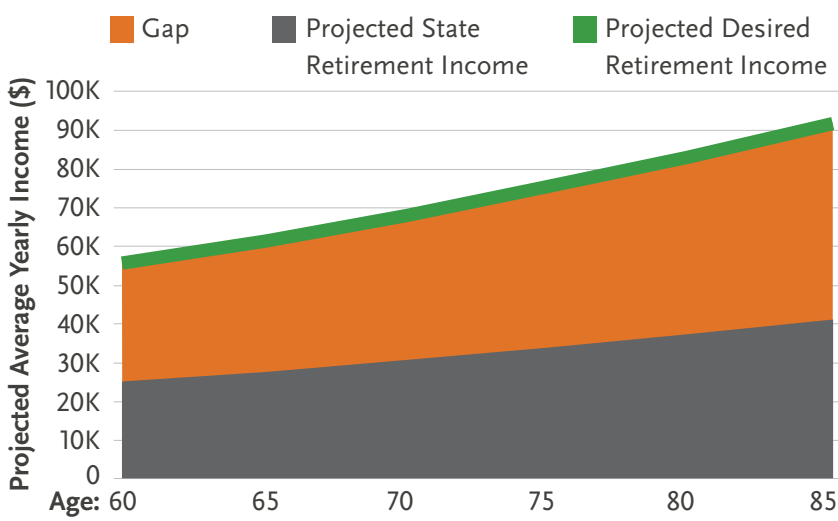
Your gap is the difference in your income between the last day of work and retirement.

Action Items:

- Evaluate Current Financial Status**
Understand your current savings, expenses, and income sources.
- Understand Your State Pensions**
Check your eligibility and the amount you can expect from state pensions. Your state pension forms a crucial part of your retirement income. Ensure you understand your eligibility and the amount you can expect to receive.

Learn about your state's retirement plan or go to natl.life/retirement-plans

Retirement Gap Example



Hypothetical example for illustrative purposes only

Calculate your pension or go to natl.life/pension-calculator

4. ENJOY!

Live out Your Retirement Dreams

Your retirement dreams are just that: yours. Follow them. Make them happen.



Products issued by **Life Insurance Company of the Southwest®**

National Life Group® is a trade name representing various affiliates, which offer a variety of financial service products. Life Insurance Company of the Southwest, Addison, TX, is a member of National Life Group. National Life Group and its representatives are neither endorsed by, nor affiliated with any government agency.

- 1 Mutual funds can be offered solely by representatives registered to offer such products through a broker/dealer by way of prospectus.
- 2 Money allocated to a fixed or fixed indexed annuity strategy can not lose money due to market changes assuming no withdrawals are made during the withdrawal charge period. Rider charges continue to be deducted regardless of whether interest is credited.

2. PLAN

Identify How to Fill the Gap

Create a plan with specific goals to help you stay on track and avoid financial pitfalls.

Action Items:

- Set Retirement Goals**
Define what you want your retirement to look like.
- Identify Potential Solutions**
You have a choice in retirement saving products. Mutual Funds¹ are directly in the market while fixed and fixed indexed annuities provide upside potential with downside protection and the opportunity for lifetime income.²

Savings Rate: Aim to save at least 15% of your income annually.³

Retirement Savings Goal: Save 10x your income by age 67.³

3. ACT

Fill the Gap

Take action by actively saving, and adjusting accordingly, to help ensure you stay on track.

Action Items:

- Implement Your Plan**
Make systematic payroll contributions according to your plan.
- Adjust as Needed**
Regularly review and adjust your plan based on changes in your financial situation.

Pre-tax savings allow more to be saved than what comes out of your check⁵

	22% Tax Bracket
Monthly Change in Pay	\$200
Pre-tax Salary Reduction Amount	\$256
Annual Amount Saved	\$3,076

Talk to a National Life Group Agent Today!

³ Example — your savings needs may differ.

⁴ Office for National Statistics: Life Expectancy Calculator, accessed 2024

⁵ This hypothetical example is for illustrative purposes only. This example is based on a teacher claiming single and zero allowances and in the 25% tax bracket not considering state or local taxes. Taxes are due at time withdrawals are made from your plan.

Why Indexed Flexible Premium Annuities?



Upside Potential

By growing savings based, in part, on the performance of a market index.



Tax Deferred

Savings grow faster when interest compounds and is tax deferred. Increase your interest potential with Rate Booster.⁶



Protection

For your money (and earned interest) from market downturns.⁷ Never lose a penny of your contributions.



Access Money

By withdrawing cash up to 10% annually without penalty, starting in year 2.⁸ Terminal Illness Rider, Nursing Care Rider, Emergency Access Waiver, and Domestic Abuse Waiver.⁹

Flex Secure Growth Series

- Flex Secure Growth Bonus 10
 - Features a 5% bonus on all premium for the first eight years with a 10-year commitment.
- Flex Secure Growth 5-7-10
 - Choice of 5-, 7-, or 10-year commitment.



May Be Ideal For

Individuals who want flexibility and are focused on growing their retirement savings without market risk. Higher interest crediting potential than traditional fixed annuities.

Flex Select Income 10

- Guaranteed Lifetime Income Rider
 - Built-in potential for guaranteed income for life.¹⁰
 - Activation bonus up to 200% when you're ready to receive income.



May Be Ideal For

Individuals who want flexibility to grow their retirement savings without market risk, and who would like to get guaranteed lifetime income.

⁶ Rate Booster only benefits interest crediting during periods where interest is credited to that strategy. If no indexed interest is credited for that period, Rate Booster will have no effect. The charge for Rate Booster occurs for every crediting period regardless of whether interest is credited.

⁷ A Fixed Indexed Annuity (FIA) is usually a fixed annuity whose interest is determined, at least in part, by the performance of a specified index of the market. Unlike traditional fixed annuities, the policy owner may receive zero interest for a single period on a specific premium payment if the index performs poorly. However, with most designs, the premiums are protected from losses when the market performs poorly and have a guaranteed minimum value, and the owner of a fixed indexed annuity may experience better interest crediting than a traditional fixed annuity during periods when the market performs well.

⁸ Starting in year 2, you can withdraw cash up to 10% annually without penalty.

⁹ Depending on state availability. Use the Nursing Care Rider or Terminal Illness Rider to access a portion of your accumulation value without a withdrawal charge if you become confined to a nursing care facility or are diagnosed with a terminal illness, starting in year 2. Use the Emergency Access Waiver Rider to have all withdrawal charges waived for 403(b) hardship or 457(b) unforeseen emergency distributions, if approved by the Plan/TPA. For separation from service or disability, withdrawals up to 20% of the accumulation value in years 2-4, and all withdrawals starting in year 5, don't incur a withdrawal charge. Use the Domestic Abuse Waiver available on policies in 403(b), 457(b), IRA, or Pension/Profit Sharing status, to have all withdrawal charges waived in event of Domestic Abuse as defined in the rider. To use this the Emergency Access Waiver or Domestic Abuse Waiver, the policy must have been in force for at least one year. Market Value Adjustment and Bonus Recapture, if applicable are waived for Emergency Access Waiver and Domestic Abuse Waiver benefits. See your policy for full details.

¹⁰ The Guaranteed Lifetime Income Rider (GLIR), form series 20934(0124)GLWB/IC14-20934(0124)GLWB, is a rider added automatically to the Flex Select Income 10 annuity policy issued by Life Insurance Company of the Southwest. This rider may incur an additional cost and rider charges continue to be deducted regardless of whether interest is credited. GLIR is not available on all products or in all states. Guaranteed Withdrawal Payments reduce the policy's accumulated value, but you will continue to receive these payments during your lifetime even if your accumulation value declines to zero. Guarantees are dependent on the claims-paying ability of the issuing company.