



## Top 10 Reasons

TO ADD FIXED INDEXED ANNUITIES FROM NATIONAL LIFE GROUP TO YOUR RETIREMENT PLAN

1

**70 Years and 5,000 Districts.** National Life has been serving the retirement needs of school district employees for nearly seven decades and currently provides retirement solutions for more than 5,000 school districts across the country.

2

**We Keep Our Promises.** The guarantees of National Life's fixed life and annuity products have met policy obligations for more than 175 years.

3

**A+ (Excellent)<sup>1</sup>  
by A.M. Best**

Second highest out of 16 rankings

4

**A+ (Strong)<sup>1</sup>  
by Standard & Poor's**

Fifth highest out of 21 rankings

5

**A1 (Good)<sup>1</sup>  
by Moody's**

Fifth highest out of 21 rankings

## National Life is the...

6

**#1 Issuer**

#1 issuer of Fixed Indexed Annuities in Employer Sponsored Plans<sup>2</sup>

7

**Longest Standing Issuer**

Longest standing issuer of Indexed Annuities<sup>3</sup>

8

**Haven't Lost a Penny**

National Life's indexed annuity policyholders haven't lost a penny of their policy value due to market conditions.<sup>4</sup>

9

**LifeChanger of the Year.** In addition to serving teachers' retirement needs, National Life honors outstanding district employees through the LifeChanger of the Year award program.

10

**We ensure the knowledge and skills of our financial professionals are top notch.**

The independent financial professionals who complete National Life Group's 403(b)/457(b) Certified Training are fully trained on the rules and regulations of the industry and taught to apply them to individual situations. They must go through a vetting process annually to maintain official certification.

Products issued by:

**Life Insurance Company of the Southwest**

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“In this industry we have a very important role in educating the public about the value of life insurance and annuity products. We are about protecting Middle America, the most underserved segment of the market. We are about insuring and bringing assurance to retirement for teachers of America.”

**Mehran Assadi, Chairman**  
Chief Executive Officer & President

1. Financial Strength Ratings for National Life Insurance Company and Life Insurance Company of the Southwest as of 05/15/2025. Ratings are subject to change.

2. LIMRA US Individual Annuity Industry Sales Report, 4Q2024

3. Insurance News Net, FIAs at Age 20, 2015

4. Assuming no withdrawals during the withdrawal charge period. Rider charges continue to be deducted regardless of whether interest is credited.

National Life Group® is a trade name of National Life Insurance Company, founded in Montpelier, VT in 1848, Life Insurance Company of the Southwest, Addison, TX, chartered in 1955, and their affiliates. Each company of National Life Group is solely responsible for its own financial condition and contractual obligations. Life Insurance Company of the Southwest is not an authorized insurer in New York and does not conduct insurance business in New York.

Indexed annuities have withdrawal charges that are assessed during the early years of the contract if the annuity is surrendered. In addition, withdrawals prior to age 59½ in 403(b) retirement plans may be subject to a 10% Federal Tax Penalty. Indexed annuities do not directly participate in any stock or equity investments.

The guarantees of annuity contracts are contingent on the claims-paying ability of the issuing insurance company. All withdrawals from an annuity purchased with non-qualified monies are taxable as ordinary income only to the extent there is a gain in the policy. Riders are optional, available at additional cost, and may not be available in all states. This is not a solicitation of any specific annuity contract. Buying an annuity within a tax-deferred retirement plan does not offer extra tax benefits. If considering an annuity within a retirement plan, base your purchase decision on the annuity's other features and benefits, as well as its risks and costs, not its tax benefits

No bank or credit union guarantee | Not a deposit | Not FDIC/NCUA insured | May lose value | Not insured by any federal or state government agency

Guarantees are dependent upon the claims-paying ability of the issuing company.