

Top 10 Reasons

TO PURCHASE A FIXED INDEXED ANNUITY FROM NATIONAL LIFE GROUP®

1. I want to do business with a company I can trust.

- National Life's subsidiary – Life Insurance Company of the Southwest – is the Longest Standing Issuer of Fixed Indexed Annuities in the marketplace¹.
- National Life has been keeping its promises to policy holders since 1848!

2. I want to save, but my money is limited.

- I am looking to save money for retirement, but I am not comfortable losing money.
- Flexible indexed annuities can be started with as little as \$100 per month.
- Fixed Indexed Annuities offer guaranteed safety of principal and guaranteed² minimum return.

3. I want to make contributions on my terms, without worrying about market conditions.

- Market timing is not necessary on indexed annuities.

4. I want an income stream, regardless of how long I live.

- Lifetime Income Riders³ offer protection against outliving accumulated value.



5. I want access to my money.

- After the 1st policy year, you may withdraw up to 10% of your accumulation value without application of withdrawal charges⁴.
- Annuitization with a life payout allows you to turn your annuity accumulation into an income stream for life.
- No surrender penalties from insurance carrier to withdraw money in the event of nursing home confinement or terminal illness. (In approved States, subject to rider limitations.)

Products issued by
Life Insurance Company of the Southwest®

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.

6. I want the ability to outpace other fixed money products.

- Interest in an indexed annuity is credited based on a formula that considers changes in a market index. When the index performs well the interest credited has the potential to be higher than current interest rates.

7. I want the benefits of triple compounding.

- Earning interest on my contributions
- Earning interest on my interest
- Earning interest on the money that I would have paid in taxes⁵



8. The power of the annual reset⁶.

- Interest is locked in to accumulation value annually.
- Provides opportunity when the index is up and protection when the index is down.

- Zero is my Hero—an indexed annuity with annual interest may earn 0% interest in a year, but never a negative amount. Because of the annual reset, the index does not have to make-up value from a down year. The index's year-end value becomes the next year's year-start value.



9. I want the money to go to my family if I die.

- Indexed annuities that have not yet been annuitized pay the full accumulation value upon death of the annuitant. Once annuitized the owner can choose survivor benefits for their income payout.
- Properly designated beneficiaries ensure that annuities will not have to go through probate.

10. I need to supplement my Social Security payments.

- Currently Social Security benefits are only intended to provide for 40% of retirement income—future benefits may provide for less⁷.

Life Insurance Company of the Southwest®

1 Koco, L. (2015). FIAs at Age 20: Industry Leaders Weigh In. Annuity News.

2 Assuming no withdrawals are made during the withdrawal charge period. Rider charges continue to be deducted regardless of whether interest is credited. Indexed annuities have surrender charges that are assessed during the early years of the contract if the annuity is surrendered.

3 Income riders allow for guaranteed lifetime withdrawals, even if the accumulation value is depleted. Riders are supplemental benefits that can be added to an annuity. Riders may be optional, may require additional premium and may not be available in all states or on all products. This is not a solicitation of any specific annuity contract.

4 Subject to IRS guidelines. Withdrawals prior to age 59½ may be subject to IRS 10% early distribution penalty.

5 Taxes are paid at the time of withdrawal.

6 The owner of an indexed annuity may experience better interest crediting than a traditional fixed annuity during periods when the market performs well. Indexed Annuities do not directly participate in any stock or equity investments. An investment cannot be made directly into an index.

7 Hagen, K. (2021) How Much do I need to Retire Comfortably? www.Fool.com

The companies of National Life Group® and their representatives do not offer tax or legal advice. For advice concerning your own situation, please consult with your appropriate professional advisor.