

## Why are retirement experts reconsidering Fixed Indexed Annuities (FIAs) as a key offering in retirement planning?

### Better in Today's Environment

In today's environment, more burden has fallen on you, the retiree, to stretch your retirement income. In recognition of this burden, recent federal legislation emphasizes the importance of offering guaranteed lifetime income products in qualified retirement plans.

When you purchase an FIA from the insurance companies of National Life Group **you can stretch your retirement income – for life – with the Guaranteed Lifetime Income Rider (GLIR).**<sup>1</sup>

### Better Risk Aversion

Retiring at the wrong time (when markets are down), can devastate a retirement account exposed to the market, impacting how long it will last. FIAs enjoy upside potential without downside risk.

When you exercise the Guaranteed Lifetime Income Rider on our FIAs, you are **guaranteed a lifetime of income. No matter how long, you will never outlive your income.**

### Potential, Without the Risk

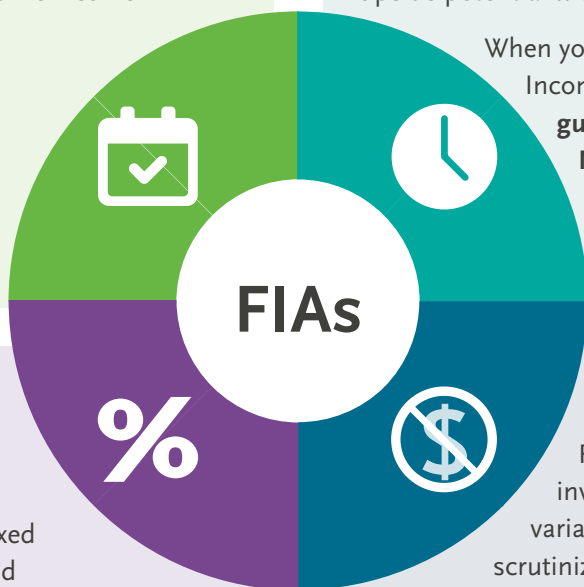
FIAs provide for better interest crediting potential than traditional fixed annuities and other conservative fixed interest products without the risk of a decline due to market volatility.

When you purchase an FIA from the insurance companies of National Life Group **you are guaranteed to never experience a decline in account value due to downturns in the market.**<sup>2</sup> Period. [Click here for Proven Results.](#)

### No Mandatory FEES

Fees for 403(b) and 457(b) investment (i.e. mutual fund or variable annuity) options continue to be scrutinized. FIA providers do not have any mandatory fees on your assets. Instead, providers earn revenue by reinvesting your money.

When you purchase an FIA from the insurance companies of National Life Group **you will never pay fees for your base policy.**<sup>3</sup>



Don't just take our word for it.

**Read what independent expert Al J. Otto, AIFA™ of Verity Asset Management has to say in *A New Perspective on Fixed Indexed Annuities and Lifetime Income*.**



[Click Here to Read More](#)

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.

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<sup>1</sup> The Guaranteed Lifetime Income Rider (GLIR), as represented in rider form series 20365, 20835(0123), or form series 20135(0613), 20136(0613) with endorsement 20380(0116), is a rider that can be added to an annuity policy at issue and is available on fixed indexed annuities issued by Life Insurance Company of the Southwest. Electing this rider incurs an additional cost and rider charges continue to be deducted regardless of whether interest is credited. GLIR may be optional, and may not be 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.

<sup>2</sup> Assuming no withdrawals are made during the withdrawal charge period. Rider charges continue to be deducted regardless of whether interest is credited.

<sup>3</sup> A few states require the payment of premium taxes on annuities either at the time the company receives the money, upon Annuitization or withdrawal. If we must pay such taxes, we will deduct them from your Policy benefits at that time.

Mutual funds and variable annuities can be offered solely by representatives registered to offer such products through a broker/dealer by way of prospectus.

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