Headline: Will 40% of your retirement income be enough to maintain your lifestyle?

NLG Partner,

*A recent study by the Social Security Administration pointed out that only 40% of a pre-retiree’s income is replaced!*

*2 Questions:*

* What about the other 60%?
* The Average Social Security check is $1783.55 will that be enough?

Leverage Income Driver 10 + Standard Guaranteed Lifetime Income Rider (GLIR) to help deliver more income!3

· 25% Immediate Income Bonus

· 10% Simple Roll-up for 10 years

· Level and Increasing Income options

· Activities of Daily Living Income Doubler available4

Interested and want to learn more, contact Bryan or I today!

Good Selling,

[Your Name]  
[Your Phone Number]  
[Your Email Address]  
[Your Company]

Products issued by:

Life Insurance Company of the Southwest

Income Driver 10 form series 20834(0123), or state variation thereof, if available on the policy Guaranteed Lifetime Income Riders form series 20835(0123), or state variation thereof. Issued by Life Insurance Company of the Southwest.

1 AARP.com, How much of my income will Social Security replace?. December 2024: [https://urldefense.com/v3/\_\_https://www.aarp.org/social-security/faq/income-replacement-rate/\_\_;!!BeEutw6RKg!EbmjPiXh0o-NlVWBigxQI0zjufs2cePHg0AgmK-D9UIUHSeBUH9LyWZSE35PUVQL72gtiS-lQkFIJP-ACt8xvvZRMNQ$](https://urldefense.com/v3/__https:/www.aarp.org/social-security/faq/income-replacement-rate/__;!!BeEutw6RKg!EbmjPiXh0o-NlVWBigxQI0zjufs2cePHg0AgmK-D9UIUHSeBUH9LyWZSE35PUVQL72gtiS-lQkFIJP-ACt8xvvZRMNQ$)

2 Bankrate.com, What is the average Social Security Check, April 2025*:* [https://urldefense.com/v3/\_\_https://www.bankrate.com/retirement/average-monthly-social-security-check/\_\_;!!BeEutw6RKg!CCDSZ5oqdpzgQXTSrCAnmXWxHDoBac7gaDxOhMp8PL8xSt8RJN\_2GuxUYrnDBXEz36zpimnddWNB9pXRIdoeRjfDAKw$](https://urldefense.com/v3/__https:/www.bankrate.com/retirement/average-monthly-social-security-check/__;!!BeEutw6RKg!CCDSZ5oqdpzgQXTSrCAnmXWxHDoBac7gaDxOhMp8PL8xSt8RJN_2GuxUYrnDBXEz36zpimnddWNB9pXRIdoeRjfDAKw$)

3. The Standard GLIR has a charge of 1% of the benefit base, deducted from the accumulated value annually.

4. To qualify for the Income Doubler, the annuitant must be unable to perform two of the six Activities of Daily Living permanently.

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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 and guaranteed to grow

over time, 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. Indexed annuities do not directly participate in any stock or equity investments. An investment cannot be made directly into an index. Most FIAs permit owners to participate in only a stated percentage of an increase in an index, and also impose a "cap rate" that represents the maximum annual account value percentage increase allowed to contract owners. Because they are meant for long-term accumulation, most annuities have surrender charges that are assessed during the early years of the contract if the contract owner surrenders the annuity. In addition, withdrawals prior to age 59 1/2 may be subject to a 10% Federal Tax Penalty. The guarantees of annuity contracts are contingent on the claims-paying ability of the issuing insurance company. All withdrawals made from annuities with pre-tax contributions are taxed as ordinary income. 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.

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