Headline: $44.1T Opportunity!

NLG Partner,

*Did you know last year US Households held a total of $44.1T in Retirement Assets!*

* The average 401(k) balance was $132,300
* The average IRA balance was $129,200

While the average Social Security benefit was $1,975 per month, many retirees don’t feel prepared for retirement.

**Fill the income gap with Life Insurance Company of the Southwest’s Income Driver 10 Fixed Indexed Annuity (FIA) with Standard Guaranteed Lifetime Income Rider (GLIR) which can deliver:2**

**· 25% Immediate Income Bonus1**

**· 10% Simple Roll-up for 10 years**

**· Level and Increasing Income options**

**· Activities of Daily Living Income Doubler available3**

Interested and want to learn more, contact me!

Good Selling,

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| **Craig J. Geiger**  | **Bryan Blake** | **Kyle Carroll** | **Brittany Porter** |
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\*Source: Retirement Insecurity 2024 Americans views of Retirement (2/24) Dan Doonan and Kelly Kenneally [https://urldefense.com/v3/\_\_https://www.nirsonline.org/reports/retirementinsecurity2024/\_\_;!!BeEutw6RKg!HLda3\_\_3cmJapa2GvXk3\_jsle8o69ui6uxYZfiGyXci4ZqzlGTnSYIL2nabB4umzDDi-4qnxxR\_yY5e0nNHCiz1ULXM$](https://urldefense.com/v3/__https%3A//www.nirsonline.org/reports/retirementinsecurity2024/__;!!BeEutw6RKg!HLda3__3cmJapa2GvXk3_jsle8o69ui6uxYZfiGyXci4ZqzlGTnSYIL2nabB4umzDDi-4qnxxR_yY5e0nNHCiz1ULXM$)

1.Withdrawals made prior to age 59½ may be subject to a 10% Federal Tax Penalty. You will still incur a bonus recapture charge, based on how long they’ve had the annuity and how much they withdraw. The Standard GLIR has a charge of 1% of the benefit base, deducted from the accumulated value annually.

2.Guaranteed Lifetime Income Riders (GLIRs) are only available to purchase on Life Insurance Company of the Southwest (LSW) fixed indexed annuities. Riders are an optional benefit for which premium is charged, are available at issue only, and may not be available in all states.

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