Headline 9,125 and 1,300

NLG Partner,

Did you know that a***25-year retirement*** *would add up to* ***9,125 Days & 1,300 weeks in Retirement!1***

***The joint life expectancy of a 65-yr couple today is 89!2***

***Do you have confidence that your income will last that long?***

**Guaranteed Lifetime Income you can’t outlive with Income Driver 10 Fixed Indexed Annuity + Standard Guaranteed Lifetime Income Rider (GLIR)3:**

**· 25% Immediate Income Bonus4**

**· 10% Simple Roll-up for 10 years**

**· Level and Increasing Income options**

**· Activities of Daily Living Income Doubler available5**

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

Good Selling,

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| **Craig J. Geiger**  | **Bryan Blake** | **Kyle Carroll** | **Brittany Porter** |
| National Accounts Representative | Senior Internal Wholesaler | Internal Wholesaler | Annuity Field Advocate |
| Annuities | Annuity and Life Sales Desk | Annuity and Life Sales Desk |   |
| 312-965-4542 | 214-638-9263 | 214-638-9280 | 802-224-1631 |
| cgeiger@nationalLife.com | bblake@nationalLife.com | kcarroll@nationalLife.com   | bporter@nationalLife.com  |

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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.

1. ***Source: Kitces-Life Expectancy Assumptions for Retirement Planning 5/19/24***

 [https://urldefense.com/v3/\_\_https://www.kitces.com/blog/life-expectancy-assumptions-in-retirement-plans-singles-couples-and-survivors/\_\_;!!BeEutw6RKg!DLesJJX1pe2UqHWfTt\_P92jcPb9HdI3rGIR-WVlHs5ttCW15r2d9rvTdAexvFb2Ttlvpaxo4z6cJTMEM4mdOWtbWDYA$](https://urldefense.com/v3/__https%3A/www.kitces.com/blog/life-expectancy-assumptions-in-retirement-plans-singles-couples-and-survivors/__;!!BeEutw6RKg!DLesJJX1pe2UqHWfTt_P92jcPb9HdI3rGIR-WVlHs5ttCW15r2d9rvTdAexvFb2Ttlvpaxo4z6cJTMEM4mdOWtbWDYA$)

2. ***Source: Kitces-Life Expectancy Assumptions for Retirement Planning 5/19/24***

 [https://urldefense.com/v3/\_\_https://www.kitces.com/blog/life-expectancy-assumptions-in-retirement-plans-singles-couples-and-survivors/\_\_;!!BeEutw6RKg!DLesJJX1pe2UqHWfTt\_P92jcPb9HdI3rGIR-WVlHs5ttCW15r2d9rvTdAexvFb2Ttlvpaxo4z6cJTMEM4mdOWtbWDYA$](https://urldefense.com/v3/__https%3A/www.kitces.com/blog/life-expectancy-assumptions-in-retirement-plans-singles-couples-and-survivors/__;!!BeEutw6RKg!DLesJJX1pe2UqHWfTt_P92jcPb9HdI3rGIR-WVlHs5ttCW15r2d9rvTdAexvFb2Ttlvpaxo4z6cJTMEM4mdOWtbWDYA$)

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

4. 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.

5. 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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