Headline: You might need $1.26M to Retire!

According to a recent Northwest Mutual Planning and Progress Study, the average American will need $1.26M to retire comfortably 1. Retirees can potentially live 20-30 years in retirement, they need their income to last as long as they do.

If I use a 4% withdrawal rate on a $1.26M Portfolio that will equate to $50,400 a year can there be another option to provide more income?

**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 Bonus3**

**· 10% Simple Roll-up for 10 years**

**· Level and Increasing Income options**

**· Activities of Daily Living Income Doubler available4**

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](mailto:cgeiger@nationalLife.com) | [bblake@nationalLife.com](mailto:bblake@nationalLife.com) | [kcarroll@nationalLife.com](mailto:kcarroll@nationalLife.com) | bp[orter@nationalLife.com](mailto:orter@nationalLife.com) | |  |



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1.\*Source: 8/25/25 Moneywise, Americans have a new comfortable retirement number for 2025

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

3. Withdrawals made prior to age 59 ½ may be subject to a 10% Federal Tax Penalty. A bonus recapture charge will still be apply, based on how long the owner has had the annuity and how much is withdrawn .Guaranteed Lifetime Income Riders (GLIRs) are only available to purchase on Life Insurance Company of the Southwest (LSW) fixed indexed annuities.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.

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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