Headline: A Risky Retirement Assumption

NLG Partner,

A recent article pointed out that many young Americans are assuming that their Inheritance will be a key part of their retirement plan. Inheritance is not a game plan; it’s an assumption that might not come to fruition.

Data shows:

* **38% of Gen Z expects to receive an inheritance**
* **22% of Boomers believe they’ll leave an inheritance1**

That’s a potential retirement gap. Give younger Americans another way to get a boost on saving for their retirement with National Life Group that provides access to the **Growth Driver Fixed Index Annuity2** that offers accumulation with a bonus**3** that’s available:

* **7- or 10-Year Surrender Charge Options4**
* **Growth Driver 7 has a 7% Bonus**
* **Growth Driver 10 has a 10% Bonus**
* **Fixed Rate or Indexed Crediting Options available**

Contact Bryan or I if you have any questions or need a quote today!

Good Selling,

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| |  |  |  |  | | --- | --- | --- | --- | | **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) | |  |



Print Responsibly

**Products issued by:**

**Life Insurance Company of the Southwest**

National Life Group® is a trade name of Life Insurance Company of the Southwest, Addison, TX and their affiliates, which offer a variety of financial service products.

This is an advertisement. To be removed from future mailings, please enter your email address here: www.nationallife.com/unsub

1.Source: The Great Wealth Transfer-9/2/24 According to a recent survey by Northwestern Mutual and Tom Mathews, CEO of Wealth Wave and co-author of HowMoneyWorks: Stop Being A Sucker, points out the dangers of this mindset [https://urldefense.com/v3/\_\_https://wealthwave.com/alvinking/blog/the-great-wealth-transfer-update\_\_;!!BeEutw6RKg!EWXonL\_uOe8Pphjo9V3oUeJH8T6KqYNCfvisZ1baHTSAhyM1rXdkCFWLJAXymbnX\_m9cKmE2fyyZ7rNytBKxo-Rs-uM$](https://urldefense.com/v3/__https:/wealthwave.com/alvinking/blog/the-great-wealth-transfer-update__;!!BeEutw6RKg!EWXonL_uOe8Pphjo9V3oUeJH8T6KqYNCfvisZ1baHTSAhyM1rXdkCFWLJAXymbnX_m9cKmE2fyyZ7rNytBKxo-Rs-uM$)

2. 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.

3. Receive an upfront 10% premium bonus for 10-year policies, or a 7% premium bonus for 7-year policies.

4. A bonus recapture charge may also be applied, based on how long the owner has had the annuity and how much is withdrawn.

FOR RECRUITING/FINANCIAL PROFESSIONAL USE ONLY - NOT FOR USE WITH THE PUBLIC

TC8349328(0825)1