



RetireMax Secure

The Security You Have Been Looking For

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SECURE the Opportunity



\$38.4 trillion
in total U.S. retirement assets

Average 401(k) balance is \$118,600

Average IRA balance is \$116,600

[Retirement Account Statistics 2024 – NerdWallet](#)

[Rollover Advice Surges 150% At Top Wealth Management Firms, Study Says \(fa-mag.com\)](#)

Rollovers from employer-sponsored plans to IRAs are a leading growth opportunity.

IRA rollovers are expected to grow to more than \$760 billion annually over the next five years, according to a LIMRA Retirement study.

Rollovers from defined-contribution plans accounted for \$2.9 trillion in IRA asset growth, with the average rollover dollar value amounting to \$211,100 between 2016 and 2021, according to Cerulli Associates.

Reasons for a Single Premium Deferred Annuity (SPDA)

- ✓ Certainty
- ✓ Safety
- ✓ Tax Deferred Growth



RetireMax Secure



RetireMax Secure is an SPDA with a multi-year guaranteed rate (also known as a MYGA).

A MYGA is ideal for individuals who want to lock in a high interest rate and grow savings tax deferred.

RetireMax Secure Offers:

Guarantee Rate for 3 or 5 policy years

Grow retirement savings, **tax deferred**

Complete safety, premium paid and interest earned is **not exposed to the market**

MVA option with **higher interest rate**

Solve Your Client's Needs

I am looking for something that will earn more than a money market, savings account or CD.

I am risk adverse and want my money in something guaranteed.

I am close to retirement and want to protect what we have.

I want to know what I will earn each year.

I am looking for something to place my money for the next 3 to 5 years.

I am looking for something that offers tax benefits.



How a MYGA Works

Retirement Savings Growth Example^[i]

MYGA with a 5.00% interest rate guaranteed for five years

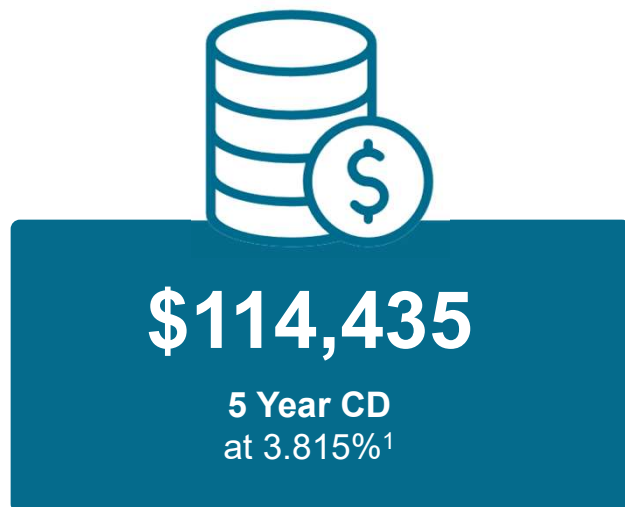


CONTRACT VALUE: \$100,000



CD vs. RetireMax Secure

Growth of a \$100,000 contribution after 5 years



¹ 5 Year CD Rates - Compare rates on 5 year certificates of deposit. (depositaccounts.com) Assumes a 5-year jumbo CD rate of 3.815% (average 5-year online CD Yield Index as of July 2024; net after taxes; 28% tax bracket)

² Assumes current rate of 5.00% for 5 years, tax-deferred, before tax value. Earnings in a non-qualified annuity are subject to ordinary income tax upon distribution. Withdrawals prior to age 59 ½ may be subject to a 10% Federal Tax Penalty.

Ladder RetireMax Secure



Did you know clients could add flexibility to their savings through Annuity Laddering!

Annuity laddering is a strategy that involves spreading your investment across multiple annuities with different maturity dates. Rather than tying up all their funds into a single MYGA, they can lock in multiple competitive, guaranteed rates.

Why Consider Laddering:

Diversification

1. Optimizing rate and access by investing in varied durations
2. Each annuity represents a “rung” on your ladder

Flexibility

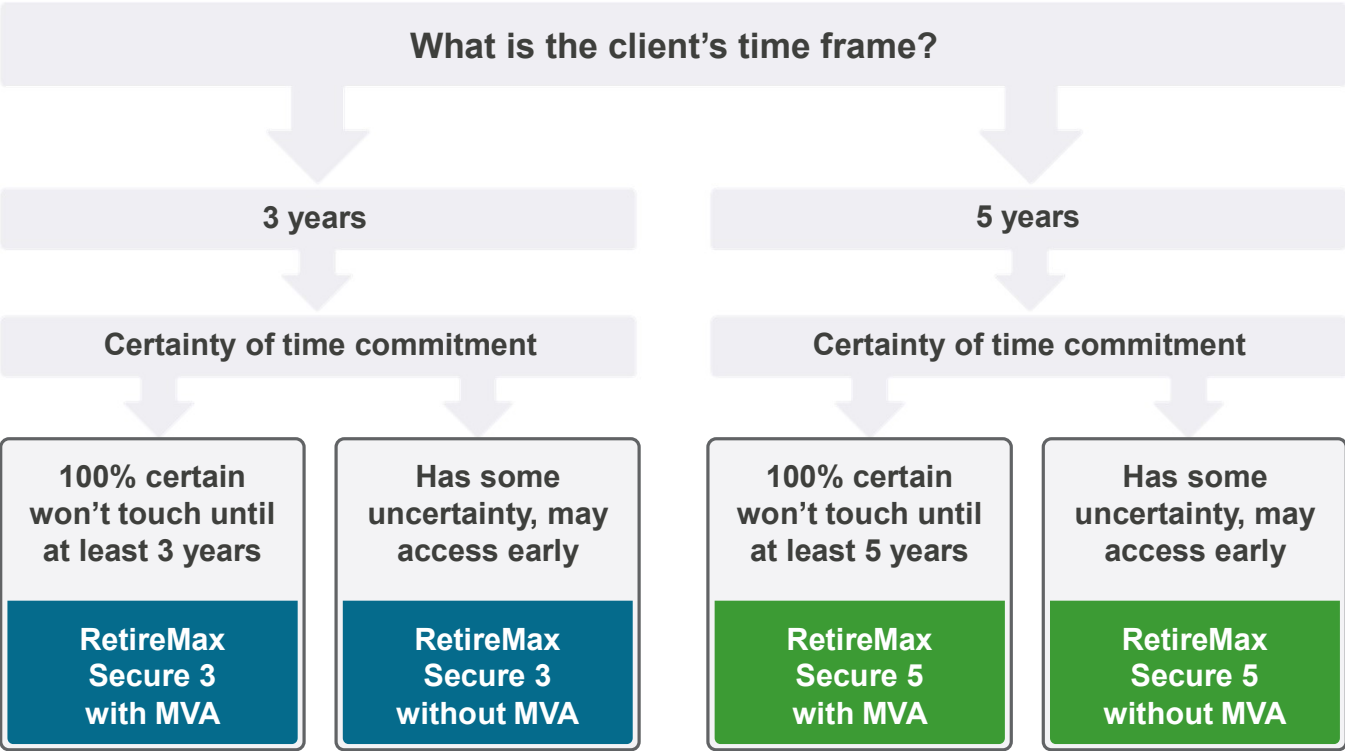
As annuities mature, the client has options:

1. Roll over into a new MYGA
2. Move to SPDA or FIA
3. Spend

Interest Rate Management

1. Take advantage of varying interest rates

Finding the Right Solution



Marketing Materials

National Life Group

RetireMax Secure

MULTI-YEAR GUARANTEED ANNUITY

Lock In a Guaranteed Interest Rate

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RetireMax Secure 5 Buyer's Guide
Cat No 101299

National Life Group

RetireMax Secure

MULTI-YEAR GUARANTEED ANNUITY

Earn With Certainty

- Guaranteed interest rate¹ for three or five² policy years³
- Crow retirement savings, tax deferred⁴
- Protected from market risk
- MVA option with higher interest rate
- No fees or expenses

Ideal For
Individuals who want to lock in a high interest rate and grow savings without paying taxes every year on earned interest.⁵

<p>Guaranteed Growth Lock in a guaranteed interest rate for years. After the initial term, the fixed interest rate is declared by National Life Group.</p>	<p>Tax Deferred Savings grow faster when interest compounds annually without being taxed.⁴</p>	<p>Protection Never lose a penny of your money (and earned interest) from market downturns.</p>	<p>Access to Money Withdraw cash up to 10% annually without penalty, starting in year two. Some withdrawal charges may be waived for qualifying long-term care or terminal illness.⁷</p>
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"I want to lock in growth for years at today's high interest rates."

Products issued by **Life Insurance Company of the Southwest**[®]

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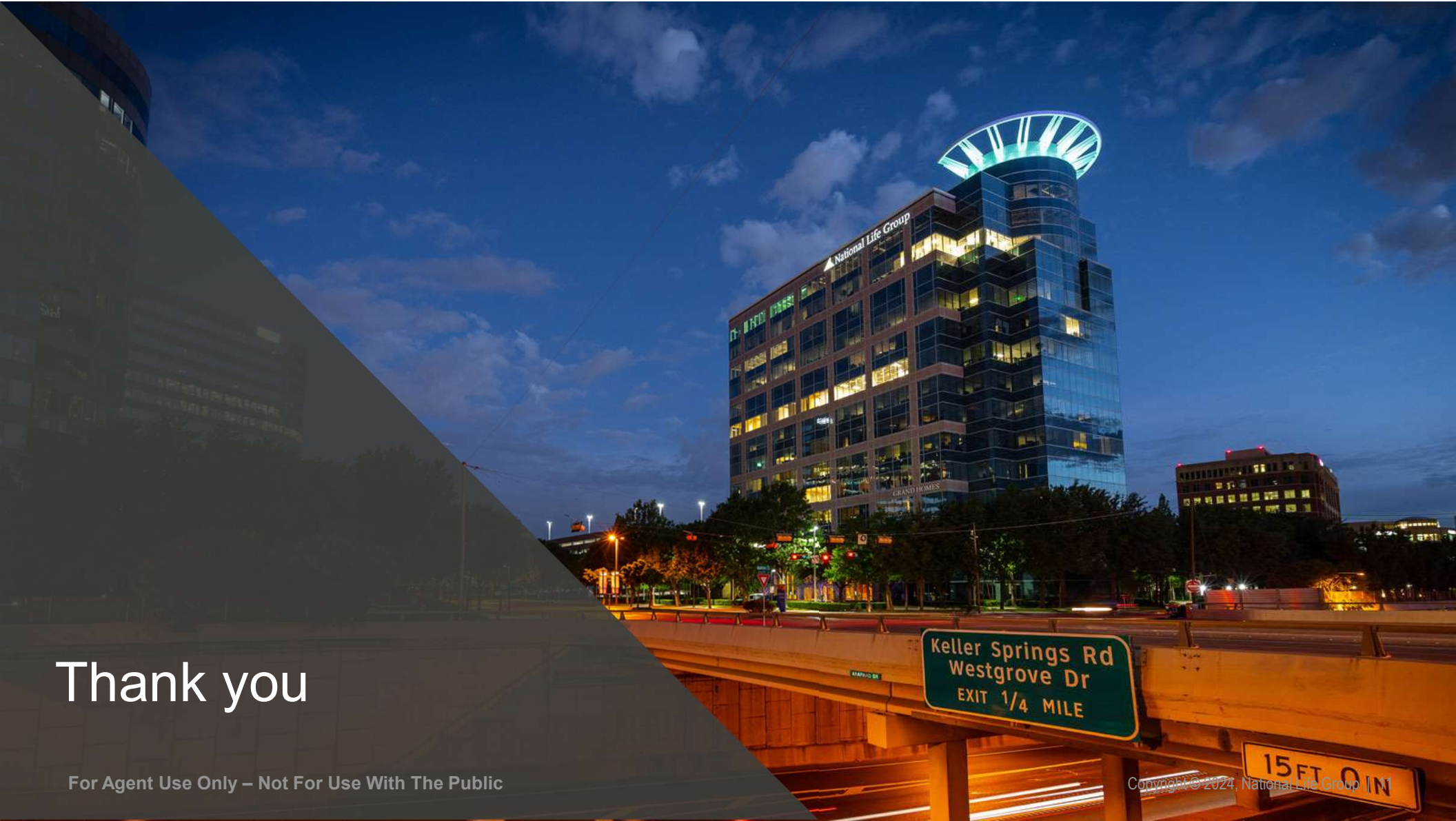


RetireMax Secure 5 Customer Flyer
Cat No 106087

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