

Education Increases Employee Engagement and Retention

- Employees who felt educated about their benefits were significantly more likely to participate in retirement plans, with **70% participation among educated employees** compared to 52% among those who did not feel educated.¹
- Companies that provide comprehensive financial wellness programs report a **20% higher employee retention rate.**²
- Financially stable employees are **2x more likely to be engaged at work** compared to those facing financial difficulties.³



Adding fixed indexed annuities from National Life Group to your plan, and keeping us in your plan, makes sense...

60%

of retirement savers worry about running out of money in retirement.⁴



FIA^{s*} may provide guaranteed income for life.

70%

of workers expressed interest in guaranteed income products, such as lifetime-guaranteed annuities, to ensure financial stability in retirement.⁵



National Life Group is the longest standing issuer & #1 issuer of FIA^{s**} in Employer Plans.

Products issued by

Life Insurance Company of the Southwest®

National Life Group® is a trade name representing various affiliates, which offer a variety of financial service products. Life Insurance Company of the Southwest, Addison, TX, is a member of National Life Group. National Life Group is not affiliated with any school district or any government agency.

No bank or credit union guarantee | Not a deposit | Not FDIC/NCUA insured | May lose value | Not insured by any federal or state government agency

Offer retirement savings solutions that boost your employees' financial confidence.

An annuity allows employees to accumulate money with an insurance company that can earn interest and grow on a tax-deferred basis with the peace of mind that they will never lose money during a downturn in the market.⁶

Then, when they are ready to retire, they can either withdraw money as they need it or turn their money into a stream of income they cannot outlive.



Upside Potential

Grow savings based on the performance of a market index.



Tax Deferred

Savings grow faster when interest compounds and is tax deferred. Increase your interest potential with Rate Booster.



Protection

Never lose a penny of your deposit. Protect your money (and earned interest) from market downturns.

Fixed indexed annuities are a type of annuity policy that credits interest based in-part on the change in a market index like the S&P 500[®] and protects you from declines in the index since the index strategy will never earn less than 0%.

For more information on National Life Group's retirement solutions or to contact a representative, please visit our Plan Sponsor Resource Center.



1 CPA PracticeAdvisor, 73% of Employees Want More Education on Company Benefits, October 2024, hyperlink source data to: <https://www.cpapracticeadvisor.com/2024/10/23/73-of-employees-want-more-education-on-company-benefits/110588/>

2 Forbes Advisor, Key HR Statistics and Trends in 2024, hyperlink source data to: <https://www.forbes.com/advisor/business/hr-statistics-trends>

3 Origin, Financial Wellness Stats for 2024, July 2024, hyperlink source data to: <https://www.useorigin.com/resources/blog/financial-wellness-stats-you-need-to-know-in-2024>

4 Investopedia, Many Retirement Savers Worry About Running Out of Funds, BlackRock Study Finds, July 2024, hyperlink source data to: <https://www.investopedia.com/many-retirement-savers-worry-about-running-out-of-savings-8676564>

5 LIMRA, In-Plan Annuities Are Gaining Momentum in the Workplace..., May 2024, hyperlink source data to: <https://www.limra.com/en/newsroom/industry-trends/2024/in-plan-annuities-are-gaining-momentum-in-the-workplace-are-they-poised-to-be-the-next-big-thing-maybe/>

6 Indexed annuities do not directly participate in any stock or equity investments.

Buying an annuity within a tax-deferred retirement plan doesn't offer extra tax benefits. If considering an annuity within a retirement plan, base your purchase decision on the annuity's other features and benefits, as well as its risks and costs, not its tax benefits. Withdrawals prior to age 59 ½ may be subject to a 10% Federal Tax Penalty.

* Guaranteed income may be provided either by annuitizing an annuity, or through an annuity income rider. Riders are supplemental benefits that can be added to an annuity. Income riders may be optional, require additional premium and may not be available in all states or on all products. This is not a solicitation of any specific annuity.

** LIMRA US Individual Annuity Industry Sales Report, 3Q2024