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Agents/RRs/IARs – Please use the following email subject line: *Lock in when saving for retirement.*

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Hello [Client Name],

**When it comes to
retirement, balancing**

growth potential with protection can make all the difference.



That's why I wanted to share new index crediting options available with annuities issued by the companies of National Life Group.

- Lock in key crediting rates to reduce uncertainty over time
- Grow what you saved for retirement with greater confidence and predictability

How Indexed Annuities Grow

The value of your annuity grows based on the performance of a chosen index crediting option:

- If the chosen index goes down, a 0% floor ensures your annuity does not lose value
- Indexed annuities do not directly participate in the market, market indexes, or any stock or equity investments

New Options Offer More Certainty

Trigger Rate Lock

With a Performance Trigger option, you receive a fixed rate (for example, 7%) as long as the chosen index has not declined at the end of the crediting period.

With Trigger Rate Lock, you can lock in that rate, so it won't change during the lock period.

If the index declines, the credited rate is 0%.

Cap Rate Lock

If you choose the S&P 500 1-year index crediting option with a cap rate, the cap determines the maximum interest you can earn in the period. The cap can change after each crediting period, but Cap Rate Lock ensures your cap rate stays the same for the entire guarantee period.

More Index Choices for Crediting Options

Three new index choices for crediting options have also been added, increasing your allocation choices:

- Bloomberg Mavin 10
- Nasdaq-100 Chronos 10%™
- S&P 500® 10% Intraday Edge Growth TCA

If you're interested in exploring how these new options could fit into your retirement strategy, I'd be happy to connect and walk through the details.

Let's Connect

[Agent Name]
[Agency Name]
[Business Address]
[Agent Phone #]
[Agent Email Address]
[(If in CA or AR) State Insurance Lic. #:]

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Performance Trigger Method Rider, form series 21044(0326)PT/ICC26-21044(0326)PT, and Point to Point Crediting Method Rider, form series 21044(0326)PTP/ICC26-21044(0326)PTP.

An indexed annuity's 0% floor ensures that if index growth is negative during a crediting period, the interest credited to that strategy will not be less than 0%. This helps protect your premiums and any interest already credited from market declines. However, rider charges will still be deducted, even if no interest is credited.

A Fixed Indexed Annuity (FIA) is 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. An investment cannot be made directly into an index. Indexed annuities do not directly participate in any stock or equity investments. 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 company. 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. Riders may be optional, available at additional cost, and may not be available on all products or in all states. Assuming no withdrawals made during the surrender charge period and no rider charges. Rider charges continue to be deducted regardless of whether interest is credited. This is not a solicitation of any specific annuity contract.

S&P 500

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Nasdaq-100 Chronos 10% Index

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