



Plan Today

FOR A FINANCIALLY INDEPENDENT TOMORROW

Great news! Saint Tammany Parish Public Schools just enhanced your 457(b) and added a Roth option.

Now you have Fixed Indexed Annuities available that give you upside potential with downside protection¹.

As your savings grow, Fixed Indexed Annuities are guaranteed to:

-  **Never** be assessed a mandatory fee
-  **Never** lose a penny of your premiums paid and interest credited²
-  **Never** earn less than zero percent interest

Scan the QR code to learn more.



Solutions to Fit Your Needs

Accumulation	Income
FIT Secure Growth	FIT Select Income
Maximum upside interest crediting potential for long-term accumulation objectives	5% Immediate Interest Bonus option; ability to turn savings into a guaranteed lifetime of income

Plus, the **Emergency Access Waiver** allows you to save with peace of mind that you have penalty-free access to your contributions in the event of unforeseen emergency or separation from service.³

Want to learn more? Contact our local office.

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

National Life Group® is a trade name of National Life Insurance Company founded in Montpelier, VT in 1848, Life Insurance Company of the Southwest, Addison, TX chartered in 1955 and their affiliates. Each company of National Life Group is solely responsible for its own financial condition and contractual obligations.

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

Guarantees are dependent upon the claims-paying ability of the issuing company.

National Life is On Your Side

National Life Group is a diversified family of financial services companies that includes mutually-held insurance companies serving the retirement needs of school districts for nearly six decades, currently provides retirement solutions for more than 7,000 school districts across the country and we have met our policy obligations for over 170 years. We proudly keep our promises to you!

Do not delay...
When saving for retirement, **time** is your most valuable asset.

A+ (Superior)⁴	A+ (Strong)⁴
by A.M. Best	by Standard & Poor's

Let us help you grow and protect your retirement savings today for a Financially Independent Tomorrow.

FIT Secure Growth and Select Income fixed indexed annuities, form series 20375(0418)/ICC18-20375(0418), Guaranteed Lifetime Income Rider form series 20367(0518)/ICC-18-20367(0518), Emergency Access Waiver rider form series 20375/ICC1820375(0418)EAW are issued by Life Insurance Company of the Southwest.

1. Fixed indexed annuities do not directly participate in any stock or equity investments. The 0% "floor" provided by an indexed annuity ensures that during crediting periods where the index is negative, that no less than 0% interest is credited to the index strategy. This means that premiums paid and interest earned won't be reduced by market volatility.
2. Assuming no withdrawals during the withdrawal charge period. Rider charges continue to be deducted regardless of whether interest is credited.
3. Emergency access waiver is available beginning in policy year two
4. Financial strength ratings for National Life Insurance Company and Life Insurance Company of the Southwest as of July 1, 2022 are:
A.M. Best A+ (Superior) 2nd out of 16 ratings
Standard & Poors A+ (Strong) 5th out of 21 ratings
Ratings are subject to change