National Life Group®

Give Your Employees the **Gift of Retirement Readiness**

RETIREMENT AND LIFE INSURANCE SOLUTIONS FOR YOUR RELIGIOUS ORGANIZATION

403(b)(9), or "religious retirement" plans, are tax-advantaged savings plans intended to meet the specific needs of faith-based organizations, or those with 501(c)(3) status.

Retirement Savings with Guaranteed Income

403(b)(9) is unique in that it also takes into consideration the long-term needs of your organization's leadership by offering the added ability for retired leaders to take distributions designated as a tax-free housing allowance within legal limits.

Life Insurance

As a full-service investment provider, National Life offers fixed index annuities (FIAs) with the Guaranteed Lifetime Income Riders (GLIR)[1] within your plan to help ensure, when the time comes, your employees are retirement-ready with guaranteed income for life.

They may also choose from a full array of life insurance solutions, including our FlexLife Indexed Universal Life (IUL)[2] insurance, which offer permanent death benefit protection, living benefits in the event of a qualifying event, and an optional lifetime income rider.

A Gift That Can Give Back to You

Your organization can be designated beneficiary of employees' annuity death benefit and legacy death benefit.[3]

Additionally, National Life Group will match donations upon death of the insured, not to exceed 2% of the base FlexLife IUL policy face amount, up to a maximum of $30,000 per policy, which is paid directly to you.

Contact our Retirement Services Professionals by calling 866-243-7174 or email RetirementServices1@NationalLife.com

Products issued by
Life Insurance Company of the Southwest®

National Life Group® is a trade name of National Life Insurance Company (NLIC), Montpelier, VT, Life Insurance Company of the Southwest (LSW), Addison, TX, and their affiliates. Each company of National Life Group is solely responsible for its own financial condition and contractual obligations. Life Insurance Company of the Southwest is not an authorized insurer in New York and does not conduct insurance business in New York.

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.

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Why National Life Group?

OUR MISSION	OUR VISION	OUR VALUES
Keeping our promises.	To bring peace of mind to everyone we touch.	Do good. Be good. Make good.

We are an experienced retirement investment provider with professionals dedicated to serving faith-based organizations like yours with over:

25 YEARS
managing religious organization plans

601
religious organization retirement plans

$40M IN ASSETS
under management for religious organizations

Our values are core to all we do and are at the heart of the products we offer, but they are also evident in so much more.

National Life extends the good it does through the **National Life Group Foundation** where it focuses on supporting programs that address ending childhood hunger in Vermont and children's mental health.

National Life Group® LIFECHANGER OF THE YEAR®

Our LifeChanger of the Year program recognizes outstanding teachers and school district employees who exemplify excellence, positive influence, and leadership in their schools and with students every day. Since 2011, we have over 8,500 nominees recognized, 2,300 school districts with LifeChangers, and $790,000 awarded in cash prizes. To learn more about the program and to nominate your LifeChanger, visit lifechangeroftheyear.com.

BUILD WIN

We support the professional development of groups underrepresented in financial services through initiatives like the **BUILD** (Blacks Uplifted In Leadership Development) and **WIN** (Women's Inclusion Network) communities.

Scan QR code to **learn more about the National Life Group story**

Retirement and Life Insurance Solutions for **Your Religious Organization**

1. The Guaranteed Lifetime Income Rider (GLIR), as represented in form series 20712(0320/ICC20-20712(0320), 20834(0123)GLWB/ICC23-20834(0123)GLWB, 20834(0123)GLWBN/ICC23-20834(0123)GLWBN, or 20934(0124)GLWB/ICC24-20934(0124)GLWB are riders available on fixed indexed annuities issued by Life Insurance Company of the Southwest. Electing this rider incurs an additional cost. GLIR may be optional and may not be available on all products or in all states. Guaranteed Withdrawal Payments reduce the policy's accumulated value, but you will continue to receive these payments during your lifetime even if your accumulation value declines to zero. Assuming no withdrawals during the surrender charge period, Rider charges continue to be deducted regardless of whether interest is credited. Indexed annuities do not directly participate in any stock or equity investments.
2. FlexLife Indexed Universal Life as represented by form series 20608(0119)/ICC19-20608(0119) issued by Life Insurance Company of the Southwest.
3. Charitable Matching Gift Death Benefit Rider as represented in form series 20186(0616)/ICC16-20186(0616).