

National Life Insurance Company
 Life Insurance Company of the Southwest
 a member of National Life Group®

Deferred Fixed Annuity

Potentially get more from your savings by putting tax deferral to work for you.

Annuities provide tax-deferred growth on your policy value and guaranteed income during your retirement.

Deferred Annuity

This strategy provides:

- Annuities grow income tax-deferred.
- Only annuities offer a guaranteed lifetime income option. Taxation on the earnings in your annuity will be spread over the entire period.
- Taxable earnings of other accumulative vehicles are included in the calculation of provisional income for purposes of Social Security taxation. Income accumulated in an annuity is not included in the calculation until you receive it.
- With an annuity, you name a beneficiary and control who receives the proceeds at your death. Proceeds pass directly to your beneficiary free from the costs, delays and publicity of probate.

Annuities — helping you hold on to more of your money

Annuity guarantees are contingent upon the claims paying ability of the issuing company and are not FDIC insured. Annuities are long-term accumulation vehicles designed for retirement purposes. Early withdrawals may be subject to a surrender charge and if taken prior to age 59½, a 10% federal penalty may apply. Money distributed from the annuity is income to the cost basis, generally will be taxed as ordinary income in the year the money is received (unless the annuity is annuitized).

Experience Life®

National Retirement Plan Advisors
 a member of National Life Group®

Qualified Plans Installation Workbook

401(k) Plans

Client name: _____
 Name of business: _____ Type (i.e. Contractor): _____

The Installation Workbook is intended to be completed for Qualified 401(k) Plans for which National Retirement Plan Advisors will be providing the annual administrative services. The information necessary to complete the required plan documents to legally establish the Qualified Plan.

National Life Insurance Company

Qualified Solutions for Successful Business Owners

Securities offered solely by Equity Services, Inc., Member FINRA/SIPC, One National Life Drive, Montpelier, Vermont 05604, (888) 297-3990.
 Equity Services, Inc. is a Broker/Dealer affiliate of National Life Insurance Company, Montpelier, Vermont, and National Retirement Plan Advisors.
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Experience Life®

Can a Qualified Plan Benefit Your Business?

Provides Tax Savings For Today and Accumulates for Tomorrow.

Can provide immediate tax savings for your business

are not currently taxable as income

grow tax-deferred until withdrawn*

generally protected from creditors

for life insurance, including it in your plan provides you the opportunity to pay the cost of life insurance on a pre-tax basis and receive a tax-free death benefit. Personal dollars you would have to pay outside the plan to purchase life insurance.

Can a qualified plan help you save and grow your contributions on a tax-deferred basis?

A 50-year old business owner earning \$100,000 per year in a 34% personal combined tax bracket would pay \$34,000 in taxes on that income. If he contributed \$10,000 per year to a qualified plan and contributed that \$10,000 is fully tax-deductible. His contribution will save him \$3,400 per year. Over 25 years, you would have saved \$85,000 in taxes.

If the return compounded annually on the contributions, your contributions would grow to \$250,000 over 25 years. At withdrawal, taxes must be paid. Generally, the account value would be rolled to an IRA and you would be taxed as you took distributions from the IRA. But if you were to withdraw the entire account balance, you would pay \$1,127,490 in taxes, leaving \$2,188,657 after taxes.

*Age 59½ will be assessed a 10% Federal Tax Penalty, subject to certain exceptions. The numbers shown herein are purely hypothetical and for illustrative purposes only. The returns shown herein do not represent the actual results. The numbers assume yearly compounding. The returns above do not consider inflation or management expenses which will affect the results. The results are not indicative of any particular situation and your results likely will differ from the results shown herein.

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