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No annual taxes.

If you keep your savings in a CD or savings account, earned interest is taxable each year. With RetireMax Secure, **your savings will grow tax deferred**.³ That means that earned interest isn't taxed until withdrawn.⁴



Get a higher rate with Market Value Adjustment (MVA)

If you have an MVA version of RetireMax Secure and cash in the annuity early or make excess withdrawals, the value of your policy will be adjusted. This adjustment is based on the difference between the current 3-year or 5-year Treasury interest rate and the rate when you got the annuity.

- If the Treasury interest rate has gone down, the value is boosted
- If the Treasury interest rate has gone up, the value is reduced

The adjustment is based on the size of the rate change and on the time left in the rate guarantee period. Excess withdrawals made early will have a bigger adjustment (for the same rate change) as excess withdrawals made towards the end of the guarantee period.

The MVA versions of RetireMax Secure offer a higher guaranteed interest rate. These may be a good choice if you think that you're likely to leave the money in the annuity for the full three or five years (or only withdraw the yearly free withdrawal amount) — in that case, your policy value is not adjusted. The MVA also doesn't apply to the death benefit. Learn more at natl.life/MVA.





It's a sure thing.

With RetireMax Secure, you can count on knowing exactly how much money you'll have after three or five years.

How fast can you expect your savings to grow?

How much interest you'll earn will depend on:

- The rate guarantee period (three or five years)
- The guaranteed interest rate when you buy the annuity (the rate will be higher if you opt for an MVA version)
- How much money you deposit (the rate will be higher starting at \$100,000)

Let's look at an example

Rate guarantee period: 5 years Guaranteed interest rate: 3.00%

Deposit: \$50,000

If you don't make any withdrawals, at the end of five years, you're guaranteed to have earned \$7,963 in interest.

Of course, if you deposit more money and/or the guaranteed interest rate is higher, you'll earn more.

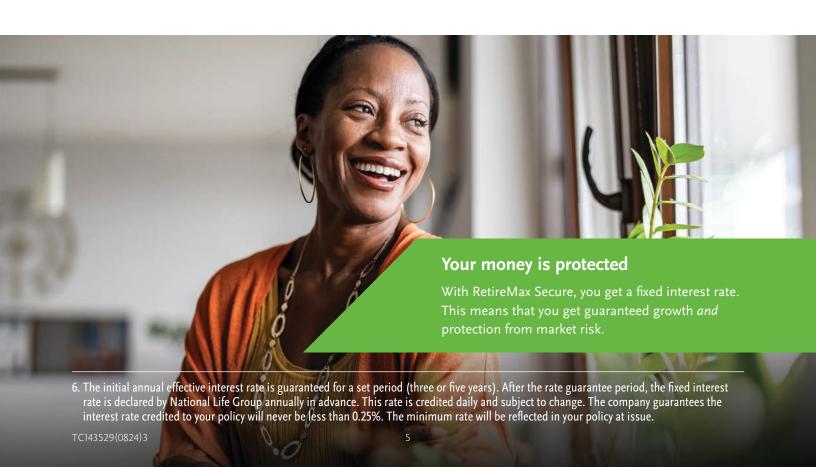
If you deposited \$100,000 with an interest rate of 5.00%, you'd be guaranteed to earn \$27,628 in interest at the end of five years (without withdrawals).

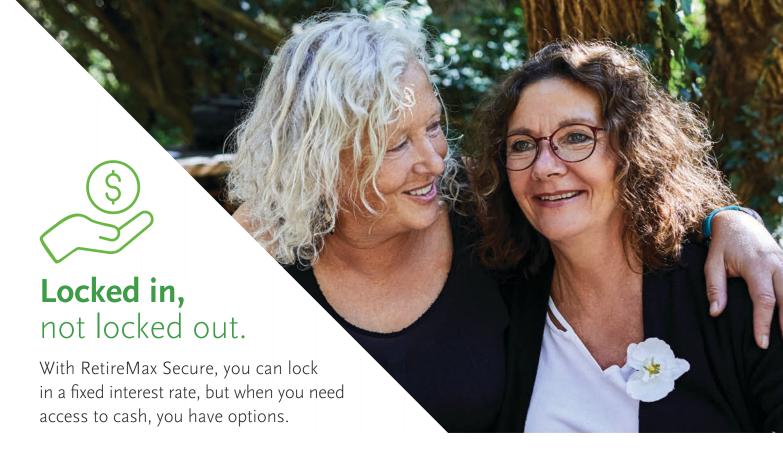
Whatever you choose to do, you'll know exactly how much you'll get when you buy a RetireMax Secure annuity.

Ask your agent about today's rates.

Calculate how fast your savings will grow⁶ by interest credited to your policy at natl.life/calculator2 or scan the QR code below.







- Withdraw⁷ up to 10% annually of the accumulation value⁸ of your annuity without a withdrawal charge or Market Value Adjustment (MVA), starting in year 2.
- Some withdrawal charges are also waived for qualifying nursing care needs or terminal illness.⁹
- In the first year, withdrawals incur a charge (and MVA).
- Withdrawals cannot be paid back into the annuity.
- The minimum partial withdrawal you may request is \$500.
- You must keep at least \$5,000 in the annuity to keep it in force.
- You can set up automatic withdrawals to take out money on a regular basis.¹⁰
- Withdrawal charges (and MVA) do not apply to the death benefit.

Withdrawal charges

| RetireMax Secure 3 | | | | | | | |
|--------------------|----|----|----|----|--|--|--|
| Policy Year | 1 | 2 | 3 | 4+ | | | |
| Charge | 7% | 7% | 7% | 0% | | | |

| RetireMax Secure 5 | | | | | | | |
|--------------------|----|----|----|----|----|----|--|
| Policy Year | 1 | 2 | 3 | 4 | 5 | 6+ | |
| Charge | 7% | 7% | 7% | 6% | 5% | 0% | |

If you got the annuity as part of an employer's 403(b) or 457(b) retirement plan, you may also be able to take a loan, using your annuity as collateral, without fees or withdrawal charges.¹¹

- 7. If permitted by the IRS. All withdrawals made from annuities with pre-tax contributions are taxed as ordinary income. 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. In addition, withdrawals prior to age 59½ may be subject to a 10% Federal Tax Penalty.
- 8. The accumulation value of your annuity equals your premium plus credited interest, minus partial withdrawals and withdrawal charges.
- 9. Depending on state availability. Use the Nursing Care Rider or Terminal Illness Rider to access a portion of your accumulation value without a withdrawal charge if you become confined to a nursing care facility or are diagnosed with a terminal illness, starting in year two. See your policy for full details.
- 10. Using systematic withdrawals.
- 11. If your employer permits loans. Loans are subject to IRS rules, guidelines and limitations, and any limitations in applicable plan documents. You will be provided with a repayment schedule.

Is this annuity the **right choice** for me?

RetireMax Secure may be a good option if you're looking to lock in a high interest rate and grow savings without paying taxes every year on earned interest.

I'm looking for a secure way to grow my retirement savings.

- Lock in a guaranteed, fixed rate for predictable growth for three or five years without market risk.
- Get a higher interest rate for deposits of \$100,000 or more and/or with an MVA version of RetireMax Secure.
- Savings grow tax deferred interest gained isn't taxable until withdrawn.
- At the end of the rate guarantee period, transfer your money into another annuity without taxation, or keep the money earning interest in RetireMax Secure for as long as you desire at the current declared interest rate.
- · Interest compounds annually.
- No fees or expenses.

I may need access to my money.

- Withdraw up to 10% of the accumulation value without a withdrawal charge (or MVA), starting in year two.
- · Use the Nursing Care Rider or Terminal Illness Rider to access a portion of your accumulation value without a withdrawal charge (or MVA) if you become confined to a nursing care facility or are diagnosed with a terminal illness, starting in the second year.¹²

I want to spare my beneficiaries hassles and costs when I die.

- If you are the annuitant and you die while this annuity is in force, the full accumulation value will be paid to your beneficiaries without withdrawal charges (or MVA).
- Your named beneficiaries can avoid the expense, delay, and publicity of probate.¹³
- · Your beneficiaries can choose to receive the death benefit as one payment or as a series of payments over time.14

Lock In a High Interest Rate Today

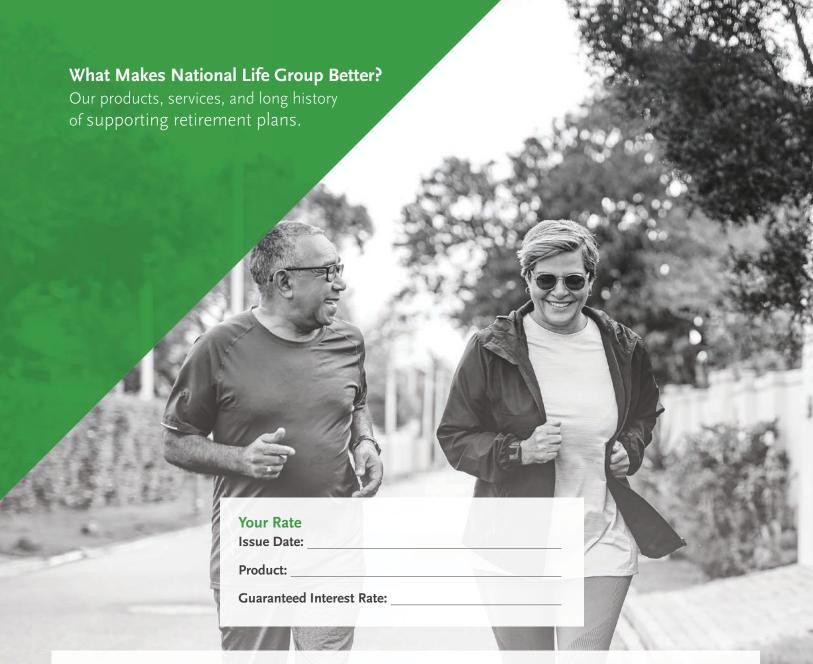
- 1. Ask your agent if a MYGA is right for you.
- 2. Choose a 3-year or 5-year guarantee period.
- 3. Choose an MVA or non-MVA version.
- 4. Apply with a deposit.
- 5. Enjoy seeing your savings grow.

| Minimum Deposit: \$25,000 Maximum Deposit: Ages 0–70 \$2,000,000 Ages 71–75 \$1,500,000 Ages 76–80 \$1,000,000 Ages 81–85 \$500,000 Ages 86–90 \$250,000 | Available for Ages: | 0–90 | | |
|--|---------------------|--------------------------------|-------------|--|
| Ages 71–75 \$1,500,000 Ages 76–80 \$1,000,000 Ages 81–85 \$500,000 | Minimum Deposit: | \$25,000 | | |
| Ages 76–80 \$1,000,000 Ages 81–85 \$500,000 | Maximum Deposit: | Ages 0–70 | \$2,000,000 | |
| Ages 81–85 \$500,000 | | Ages 71–75 | \$1,500,000 | |
| <u> </u> | | Ages 76–80 | \$1,000,000 | |
| Ages 86–90 \$250,000 | | Ages 81–85 | \$500,000 | |
| | | Ages 86–90 | \$250,000 | |
| Check with your agent if you wish to buy a RetireMax Secure annuity for a higher amount. | | wish to buy a RetireMax Secure | | |

^{12.} See your policy for full details.

^{13.} We believe this to be true in most states. The Iowa Insurance Division informed us that annuity contract values are includable in a probate estate in Iowa, and the attorney can charge a statutory fee against the value of the annuity contract. Consult a legal advisor in your state.

^{14.} If your death occurs after periodic income payments have begun, any payments which remain to be paid under your payment option selection will be paid to your beneficiary.



Financial Strength Ratings*

as of August 6, 2024

A+ (Superior)

BY A.M. BEST Second highest of 16 rankings

A+ (Strong)

BY STANDARD & POOR'S Fifth highest of 21 rankings

A1 (Good)

BY MOODY'S Fifth highest of 21 rankings

Do good. Be good. Make good.

RetireMax Secure annuity, form series 20949. This advertising material is used by multiple states, some with varying form number requirements; therefore, all required variations are provided. Not all policies or riders are available in all states — please check with your agent regarding availability in your state.

^{*}Ratings subject to change.