






NWL[®] CHOICEOPTIMIZER

Designed to help your clients protect and grow their retirement nest egg.

The cost of retirement - today and tomorrow

When planning for retirement, people should consider some important factors: daily expenses, estate planning, risk tolerance, and their own financial timeline. In general, it's recommended to begin saving as early as possible. Still, there is an additional factor to consider—inflation and its effects on the cost of retirement.

-  Today, the cost of essential services like food, shelter, and clothing continues on an upward trend.¹
-  \$1,000.00 in 1990 would have the same buying power as \$1,986.97 today.²
-  National healthcare spending is expected to grow 5.4% annually through 2028.³

Retirement demands that individuals consider and examine all financial aspects of their life in order to maintain their standard of living.

Cruz's financial profile

-  He is a 61-year-old, single male looking forward to retirement
-  He has accumulated \$100,000 in savings
-  His five-year bank deposit account has matured

The problem

- He is not content with the rates on his bank deposit account and is considering other options.
- He needs a solution to help protect his money but also provide additional upside potential.

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Let's compare possible options

Option 1: Place his money in a bank deposit account

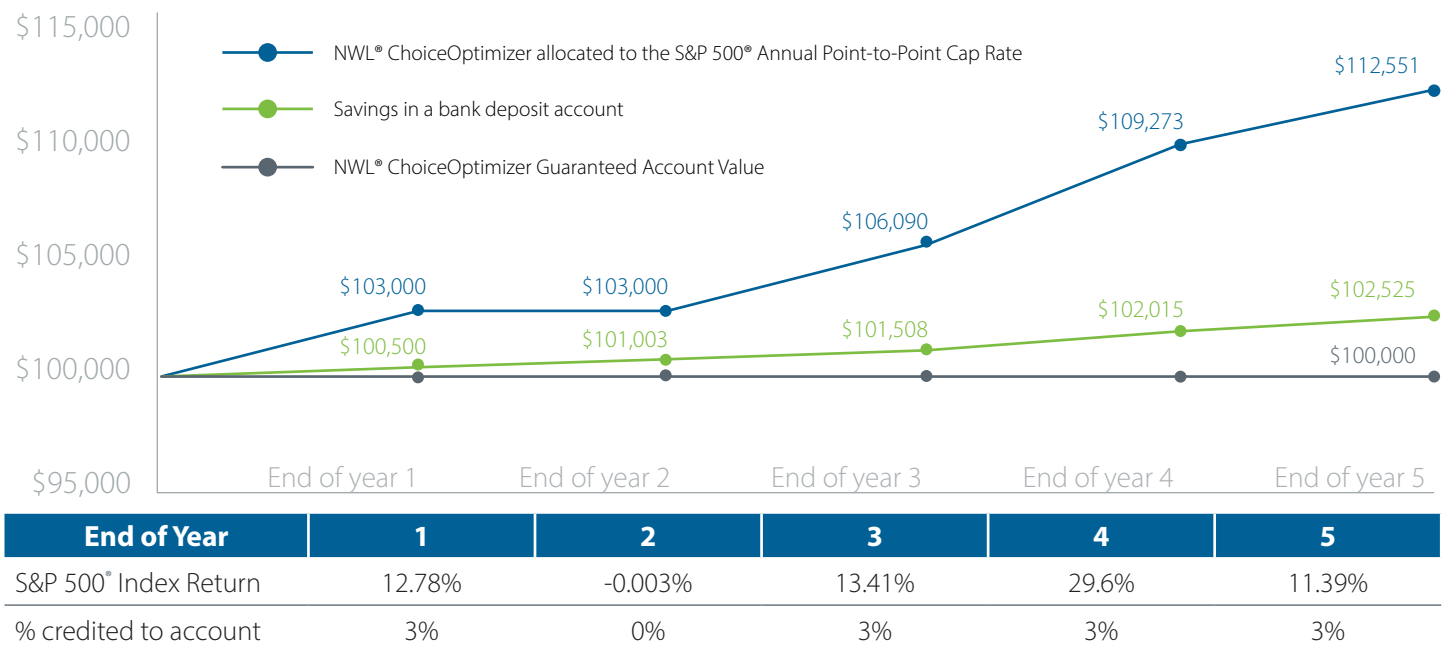
Assuming Cruz is able to secure a .5% interest rate on his account, his annual savings would grow by an average of .5%. The hypothetical dollar amount credited annually to his account would never be more than \$.50.*

Option 2: Place his money in the NWL® ChoiceOptimizer

Allocating his \$100,000 to the S&P 500® Annual Point-to-Point with a hypothetical Annual Cap Rate of 3%, he could earn more in year one and beyond while funds are guaranteed to not decrease due to index movement alone.

Over the next five years Cruz could potentially earn more compared to a bank deposit account offering a .5% rate by placing his retirement money in the NWL® ChoiceOptimizer.*

The following graph demonstrates the difference between Cruz's two options. It shows how a fixed indexed annuity could potentially be the better choice for Cruz. The NWL® ChoiceOptimizer option is based on an allocation in the S&P 500® Annual Point-to-Point with a Cap Rate of 3%. Indexed interest earned, if any, is based on a formula linked in part to the underlying index.



This example is strictly hypothetical and intended to demonstrate how the index strategy could perform with a hypothetical 3% Annual Cap Rate each year. The actual Cap Rate may be more or less than 3%, but will never be less than the Minimum Annual Cap Rate of .5%.

The practical solution for Cruz

The NWL® ChoiceOptimizer can address Cruz's concerns about the growing cost of retirement by providing upside growth potential. The fixed indexed annuity can guarantee the following:

- Funds are protected from downward market movements.
- Credited amounts that will never be less than zero.

Even if Cruz never has any interest credited over the five-year period, his original \$100,000 total premium is guaranteed. Hypothetical example assumes no withdrawals, which could be subject to withdrawal charges and an MVA.

Connect with NWL

Contact us at 1-800-760-3434 or email salesdesk@nationalwesternlife.com

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