



Retirement Savings Plan

Save more for retirement with your employer-sponsored plan and AmeriLife® Benefits Retirement Services.

- Broad selection of quality, brand-name investments, and fixed indexed annuities (FIAs)
- Retirement planning tools and support to help you make informed decisions
- All in one easy-to-use, low-cost retirement savings platform available online, via your smartphone, tablet, or computer

Why contribute to both the state and your employer-sponsored plan?

The TRSL (or LASERS) defined benefit retirement program provides a valuable source of ongoing retirement income for Louisiana public employees. However, it will likely not provide enough income to ensure a financially secure retirement as it is intended to only replace a portion of your income. Federal income taxes will also be deducted from your retirement check. You will not be eligible for Social Security. Inflation and the rising cost of healthcare and every-day living expenses could make it difficult to pay all of your bills on the defined benefit.

Take advantage of a broad selection of quality, brand-name savings options to save more for retirement



Investment Accounts

From a national financial advisory firm and Registered Investment Adviser.

- **RAISE™ Star Series of professionally managed investment portfolios:** five risk-adjusted models from conservative to aggressive. For those who wish to rely on the services of Brookstone investment professionals.
- **Self-selection of investments:** choice of a fixed-interest stable value fund and 40 individual mutual funds and exchange-traded funds (ETFs) from trusted institutions, such as Vanguard, American Funds, Invesco, BlackRock and Fidelity.



Fixed Indexed Annuities (FIAs)

From the #1 issuer of FIAs in employer-sponsored plans.¹

Fixed indexed annuities can provide potential for higher interest crediting than traditional fixed annuities, and minimum guaranteed accumulation value and safety of premiums paid and interest earned.

Life Insurance Company of the Southwest® (LSW), a member company of National Life Group, offers flexible premium indexed annuities (FIAs) for 403(b)/457 plans. LSW has a financial strength rating of A+ (Superior, 2nd highest out of 16 rankings) by AM Best.²

Get the help you need to feel confident in your retirement savings

Need help with your retirement plan savings decisions? Meet with a registered Investment Adviser Representative (IAR) — at no charge to you — to learn more about savings options and to help you enroll. Call AmeriLife Benefits at **(833) 586-7526** or visit mybenefitsportal.com/washingtonparish

Manage your retirement savings with IPX

Set up and manage your retirement savings account on the IPX online platform – using your smartphone, tablet, or computer. The IPX team is available year-round to assist you with your accounts, transferring retirement assets, and more.



Tailor your personal savings strategy to your unique needs

(illustration only)



Rod decides to diversify his retirement account, splitting his contributions between an FIA and an investment account. He likes the FIA with guarantees against loss of premiums paid and the interest earned — in case a market index decline occurs. And he invests in large-cap and mid-cap equity mutual funds for more growth potential.³



Aaliyah has little experience with investments or spare time between work and family. She schedules an appointment with the Investment Adviser Representative and elects to contribute to a RAISE™ Star Series portfolio to take advantage of its professional investment management and systematic re-balancing.



James' variable annuity is no longer subject to a surrender charge. He would like to “de-risk” its built-up contract value in case the market declines. He decides to exchange it, with the help of the IPX helpdesk, into an FIA with a Guaranteed Lifetime Income Rider.⁴ James is willing to enter a new surrender charge period to have peace of mind.

Program charges & fees

Charges and fees are based on individual annuity and investment selections.

- An annuity withdrawal charge and optional rider charges may apply. See annuity product sales material for more detail.
- Contributions to a Brookstone advisory account incur an annual investment account charge of \$55 per participant per plan, and an annual advisory fee of 1% of the total value of the account assets.⁵ Mutual funds and ETFs have separate investment management fees as indicated in the prospectus.⁶

Not affiliated with the U.S. Government.

¹ LIMRA US Individual Annuity Industry Sales Report, 4Q2021

² As of 04/01/2022. Ratings are subject to change. TC126123(0422)1

³ Guarantees assume no withdrawals during the withdrawal charge period. Rider charges continue to be deducted regardless of whether interest is credited.

⁴ The Guaranteed Lifetime Income Rider (GLIR) form series 20367(0518)/ICC18-20367(0518), is a rider that can be added to an annuity policy at issue and is available on fixed indexed annuities issued by Life Insurance Company of the Southwest. The charge is 1% of accumulation value annually deducted from accumulation value regardless of interest credited.

⁵ Advisory fee is calculated based on the average daily balance during the current quarter and deducted quarterly.

⁶ This information is provided for informational purposes only and should not be construed as investment advice or an offer or solicitation to buy or sell securities. All investment and/or investment strategies involve risk including the possible loss of principal. There is no assurance that any investment strategy will achieve its objectives. Past performance is not a guarantee of future results. No portion of the content should be construed as an offer or solicitation for the purchase or sale of any security. The information provided does not take into account your particular investment objectives, financial situation or needs and is not suitable for all investors. For a complete description of investment risks, fees and services review the Brookstone Capital Management firm brochure (ADV Part 2) which is available from your Investment Adviser Representative or by contacting Brookstone Capital Management. Exchange traded funds (ETFs) and mutual funds are offered by prospectus only. Investors should consider a fund's investment objectives, risks, charges, and expenses carefully before investing. The prospectus, which contains this and other important information is available and should be read carefully before investing.

Investment advisory services are offered through Brookstone Capital Management, LLC (BCM), a registered investment advisor. BCM and AmeriLife are separate companies, but are affiliated through common ownership. Insurance products and services are not offered through BCM, but are offered and sold through individual licensed and appointed agents. Not affiliated with Social Security, Medicare or any other federal program.

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