



National Life
Group®

Experience Life®

SecurePlus® Flexura 5

FLEXIBLE PREMIUM INDEXED ANNUITY

5%


Immediate
Interest
Credit

Annuity products issued by:

Life Insurance Company of the Southwest®

TC98441(1117)3

Cat No 102633(0118)



SecurePlus Flexura 5
offers a **5%** immediate
interest credit on each
premium paid for the first
7 policy years.

NEVER LOSE A PENNY

Premiums paid and interest credited are not subject to market risk.²

FLEXIBILITY

You have control of your money. Customize how you save. You can choose when to begin contributions, then stop, restart, or change your contributions in any year.

GUARANTEED INCOME

Never outlive your savings! The Guaranteed² Lifetime Income Rider can give you income for life that you need for a secure retirement.

Crediting Method

- Annual Point-to-Point S&P 500® and Russell 2000®
- Annual Point-to-Daily Average S&P 500®
- Declared Rate

	Withdrawal Charges (%)									
Annuity Year	1	2	3	4	5	6	7	8	9	10
Standard – All Ages	10	9	8	7	6	5	4	3	2	1
Specific States*	8¼	8¼	7¼	6¼	5	4	3	2	1	0

*AK, AL, CA, DE, MN, NJ, NV, OH, OK, OR, SC, TX, UT
Ages 59+

Issue Age:

- 0-80

Premium Requirements:

- \$100 per month or 403(b)/457(b) Plan minimum salary reduction/deduction

Cumulative Maximum Qualified Premium

- \$750,000 – age 0-70
- \$500,000 – age 71-75
- \$300,000 – age 76-80

Riders:⁶

- Nursing Care Benefit Rider at no additional cost.
- Guaranteed Lifetime Income Rider, for an additional cost. (Required if initial premium exceeds \$25,000)

Loans:⁷

- Available for 403(b)/457(b) policies, if plan permits.

How Interest is Credited

Our indexed annuities use a formula to calculate interest that considers performance of an underlying index like the S&P 500 or the Russell 2000[®], without actual participation in the stock market. Indexed interest accounts calculate interest by formula on an annual basis that uses an Index Rate (sometimes called a “Participation Rate”) and/or Cap that is declared annually in advance at the beginning of each Interest Account Year. The Index Rate is the percentage of the change of the index used in calculating interest - for example, 50% of the S&P 500. The Cap is the maximum interest that would be credited.

In all methods you can never earn less than zero percent interest, referred to as the Floor. If the index goes up, you get the benefit of upside interest potential, but if the index goes down your principal and interest earned is protected from loss. SecurePlus Indexed Annuities are guaranteed never to lose a penny due to a downturn in the stock market. Increases in your interest accounts are locked in every year and you can never lose interest previously credited. For our flexible annuities that allow multiple premiums, each contribution will create its own interest account with its own unique Index Rate, Cap, and Floor. Our single premium annuities do not allow additional premiums.

The Declared Interest Account is an interest account for which interest is credited daily at a declared effective annual interest rate. We set the rate in advance each Account Year.

Ending Index Accounts (“Point-to-Point”) are interest accounts for which interest is credited based in part on the Annual Percentage Change in the S&P 500[®] or Russell 2000[®] from the Index Value at the beginning of the Account Year to the Index Value at the end of the Account Year.

Average Index Accounts (“Point-to-Daily Average”) are interest accounts for which interest is credited based in part on the Annual Percentage Change in the S&P 500 from the Index Value at the beginning of the Account Year to the daily average of the Index values during the Account Year.

Monthly Sum Index Accounts are Interest Accounts for which interest is credited according to a formula which is based in part on the monthly percentage change in the S&P 500 (up to a predetermined cap). Interest is credited at the end of the Account Year by totaling the 12 monthly changes (both positive and negative). Not all indexing strategies or indices are available on all products. Please refer to the list of “Crediting Methods” for the strategies and indices available on this annuity.

PRODUCT HIGHLIGHTS

5% Immediate interest credit on net premiums in the first seven policy years.

SecurePlus® Indexed Annuities

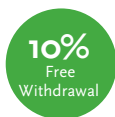
The SecurePlus Annuity series contains fixed indexed annuity products issued by **Life Insurance Company of the Southwest**, with the following features:



No administrative fees for the base policy.⁴



Offer tax-deferred growth of the accumulation value, a death benefit and annuitization options.



10% of accumulation value available after the first policy year without surrender charge as permitted by law.⁵



Choose a declared interest rate or interest determined by a formula linked to an Index (subject to Participation Rate and/or Cap), without direct investments in the market — **Build retirement savings without downside risk!**



Guaranteed Lifetime Income Rider (in states where approved) at an additional cost to provide a lifetime income while leaving you in control of your money. — No annuitization required!

For complete policy details and applicable restrictions, please see the product disclosure.

My Financial Professional is:

Name _____

Agency _____

Phone _____

Email _____

Annuity products issued by:

Life Insurance Company of the Southwest®

This advertising is not approved for use in DE, MA, OK, OR, WY.

1 Single premium contributions only permitted in first five policy years.

2 Assuming no withdrawals and no rider charges.

3 Guarantees subject to the claims paying ability of the issuing company.

4 A few states require the payment of premium taxes on annuities either at the time the company receives the money, upon Annuitization or withdrawal. If we must pay such taxes, we will deduct them from your Policy benefits at that time.

5 Withdrawals prior to age 59 1/2 may be subject to a 10% Federal Tax Penalty. Withdrawals from an annuity within a retirement plan may be subject to plan restrictions. 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.

6 Policy and/or Riders subject to state availability.

7 Buying an annuity within a tax-deferred retirement plan doesn't offer extra tax benefits. If considering an annuity within a retirement plan, base your purchase decision on the annuity's other features and benefits, as well as its risks and costs, not its tax benefits.

8 The S&P 500 and Russell 2000 Indices are market-value weighted price indices which reflect capital growth only and do not include dividends paid on stocks.

SecurePlus Flexura 5 is Policy Form No. 20082 (0112) with Rider Form No. 20069(0112) or state variations thereof.

Not all policies or riders are available in all states – please check with your agent regarding availability in your state.

Guaranteed Lifetime Income Rider (GLIR) is Rider Form Nos. 20135, 20136 or a state variation thereof. Loan Rider is For No. 20099(0112) or a state variation thereof. Nursing Care Rider is Form No 7648(0896) or state variation thereof.

National Life Group® is a trade name representing various affiliates, which offer a variety of financial service products. Life Insurance Company of the Southwest, Addison, TX, is a member of National Life Group.

The Russell 2000 Index is a trademark of Russell Investment Group and has been licensed for use by Life Insurance Company of the Southwest. The Products are not sponsored, endorsed, sold or promoted by Russell Investment Group and Russell Investment Group makes no representation regarding the advisability of purchasing the Products.

“Standard & Poor’s®”, “S&P®”, “S&P 500®”, and “Standard & Poor’s 500™” are trademarks of Standard & Poor’s and have been licensed for use by Life Insurance Company of the Southwest. This Product is not sponsored, endorsed, sold or promoted by Standard & Poor’s and Standard & Poor’s makes no representations regarding the advisability of investing in the Product. The S&P Composite Index of 500 stocks (S&P 500®) is a group of unmanaged securities widely regarded by investors to be representative of large company stocks in general. An investment cannot be made directly into an index.