PRODUCT HIGHLIGHTS

5% Bonus Accumulation Value on Premiums
Paid through first ten policy years, which vests
at the end of Policy years 11-15. Offering the
highest income potential of the SecurePlus
lineup for young retirement savers.

Benefits of Indexed Interest Crediting

Indexed annuities provide upside interest
total potential and downside protection.

This brochure is an overview of this policy and its features,
and is not intended to provide full policy details. For complete
policy details and applicable restrictions, please see the product
disclosure. All policies subject to IRS and/or Plan rules and
guidelines.

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 Guarantees subject to the claims paying ability of the issuing
company.
2 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.
3 Policy and/or Riders subject to state availability.

SecurePlus Forte 5 is Policy Form No. 7967 or 7968TX(0612) or a
state variation.
Guaranteed Lifetime Income Rider (GLIR) is Rider Form Nos.
20135, 20136 or a state variation thereof. Loan Rider is Form No.
20099(0112) or a state variation thereof. Terminal Illness Rider is
Form No. 7649 or state variation thereof.

Annuities owned by non-living entities may not be eligible for tax
deferral.

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Inc. and have been licensed for use by LSW. The product is not
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advisability of purchasing the product.
SecurePlus Forte 5 offers a 5% Bonus Accumulation Value on Premiums Paid in the first 10 policy years, which vests in years 11-15.

**NEVER LOSE A PENNY**
Premiums paid and interest credited are not subject to market risk. *Assuming no withdrawals during withdrawal charge period.

**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 Guaranteed Lifetime Income Rider can give you the income for life that you need for a retirement.

### 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 FEES!**
  - No administrative fees for the base policy.

- **Offer tax-deferred growth, death benefit and Annuitization options**

- **10% Free Withdrawal**
  - 10% of accumulation value available after the first policy year as permitted by law.

- **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 stocks, equities, mutual funds, or variable annuities — 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!**

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### Crediting Methods
- Annual Point-to-Point S&P 500®
- Annual Point-to-Point Russell 2000®
- Declared Rate

<table>
<thead>
<tr>
<th>Withdrawal Charges (%)</th>
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<tbody>
<tr>
<td>Policy Year</td>
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<tr>
<td>Standard</td>
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<tr>
<td>TX 403(b)/457(b)</td>
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### Issue Age:
- 0-55 (0-54 in OH)

### Premium Requirements:
- $100 per month or 403(b)/457(b) Plan minimum salary reduction/deduction

### Cumulative Maximum Qualified Premium
- $750,000

### Riders:
- Terminal Illness Benefit Rider at no additional cost.
- Guaranteed Lifetime Income Rider, for an additional cost. (Required if initial premium exceeds $25,000.)

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

### Policies issued by Life Insurance Company of the Southwest