SecurePlus Forte is a traditional Fixed Indexed Annuity designed to meet the savings needs of the 403(b) and 457(b) market!

Benefits of Indexed Interest Crediting

Indexed annuities provide upside interest 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.

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 is Policy Form Nos. 8892TX(1210) and 8894(1210), or a state variation thereof.

Guaranteed Lifetime Income Rider (GLIR) is Rider Form Nos. 20135, 20136 or a state variation thereof. Loan Rider is Form No. 7914 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.

National Life Group® is a trade name of National Life Insurance Company, Montpelier, VT, Life Insurance Company of the Southwest (LSW), Addison, TX and their affiliates. Each company of National Life Group is solely responsible for its own financial condition and contractual obligations. LSW is not an authorized insurer in New York and does not conduct insurance business in New York.

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SecurePlus® Indexed Annuities

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

**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.

### Crediting Method
- Ending Index Account S&P 500®
- Average Index Account S&P 500®
- Declared Rate Account

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<th>Annuity Year</th>
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**Issue Age:**
- 0-70
- 0-55 in AL, AK, CA, DE, IL, NV, MN, OH, OK, SC, PA, UT, WA
- 0-57 in TX
- 0-64 in FL

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

**Cumulative Maximum Premium**
- $750,000

**Riders:**
- Terminal Illness 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.

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**NEVER LOSE A PENNY**
Premiums paid and interest credited are not subject to market risk.

*Assuming no withdrawals during withdrawal charge period.

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**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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SecurePlus Forte is our Flagship Annuity Product! Ideal for long-term retirement savers!