

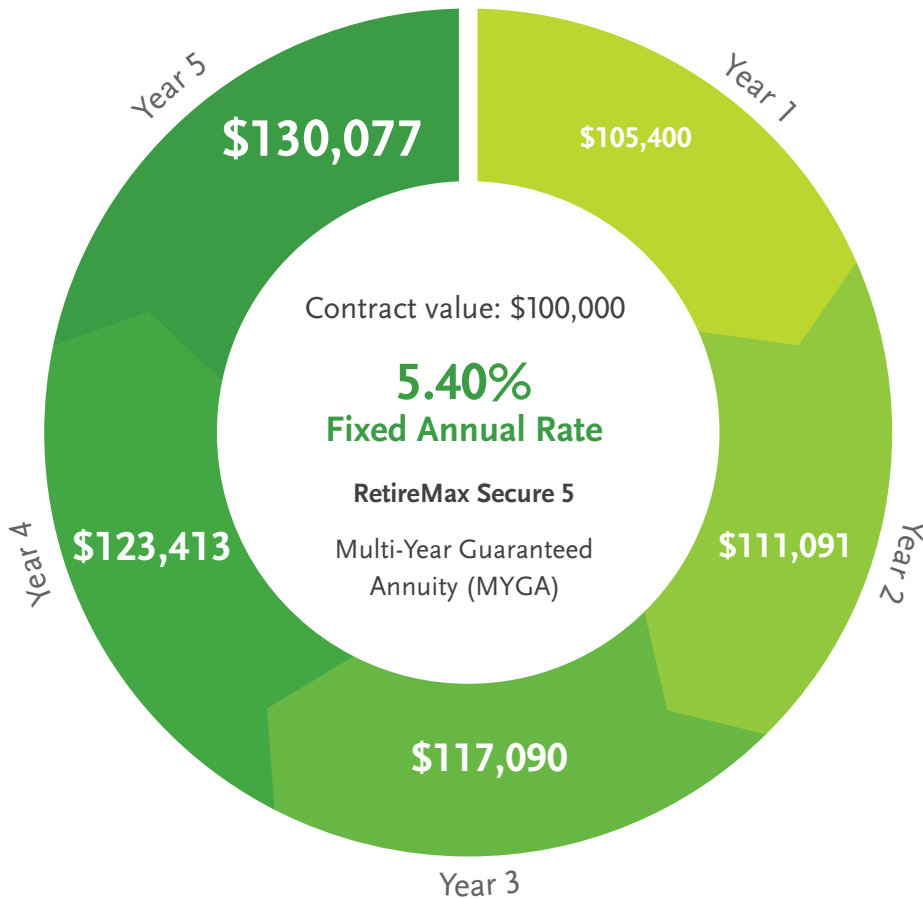


National Life Group®



## Earn With Certainty

RetireMax Secure 5 with 5.40% Guaranteed rate for 5 Years.<sup>1</sup>



Products issued by  
**Life Insurance Company of the Southwest®**

<sup>1</sup> Fixed annual rate is determined at issue and may be different than this illustrated rate.

RetireMax Secure 5 annuity, form series 7976. Policy Years are yearly periods which start on the issue date and on the same month and day each year thereafter.

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.

No bank or credit union guarantee | Not a deposit | Not FDIC/NCUA insured | May lose value | Not insured by any federal or state government agency



# 5 Reasons to Have a Single Premium Deferred Annuity (SPDA)



Securing your retirement



Guaranteed rate for 5 years



Tax-deferred growth



Never lose a penny of your deposit



Access to your money<sup>2</sup>

Withdrawal charges are assessed during the early years of the contract if the contract owner surrenders the annuity based on the following schedule:

Withdrawal Charges						
Policy Year	1	2	3	4	5	6+
Charge	7%	7%	7%	6%	5%	0

In addition, withdrawals prior to age 59½ may be subject to a 10% federal tax penalty.

<sup>2</sup> Withdrawals in year 1 and above 10% of the accumulated value in years 2-5 are subject to withdrawal charges