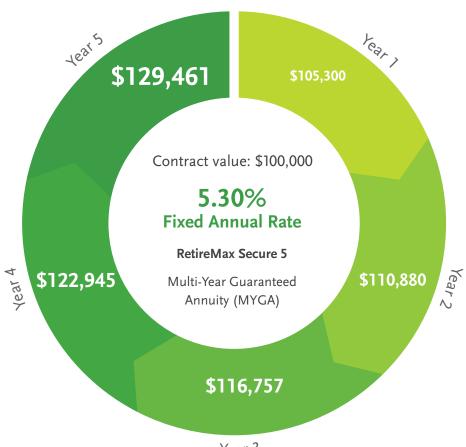


Earn With Certainty

RetireMax Secure 5 with 5.30% Guaranteed rate for 5 Years.¹



Year 3

Products issued by

Life Insurance Company of the Southwest®

1 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



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.