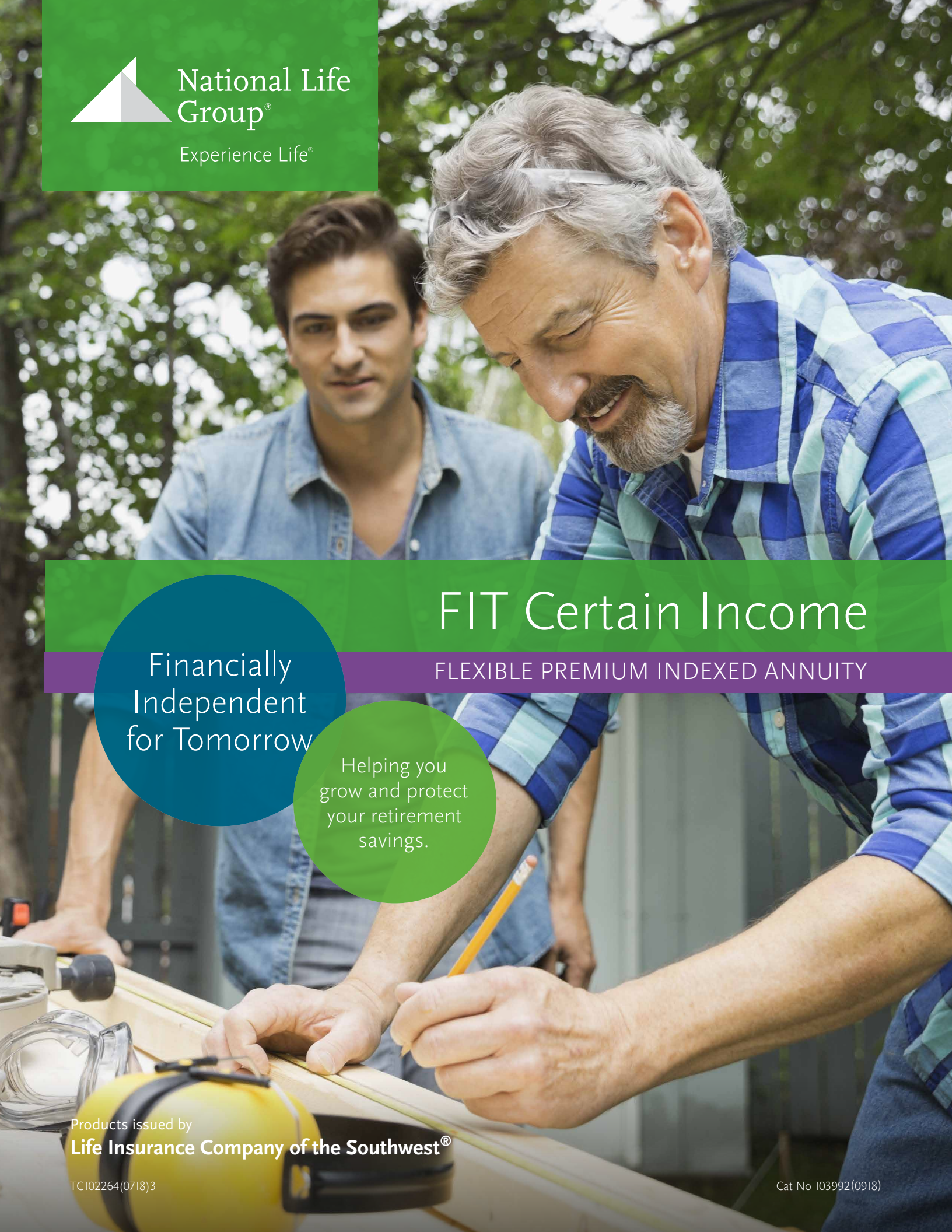


National Life Group®

Experience Life®

FIT Certain Income

FLEXIBLE PREMIUM INDEXED ANNUITY

Financially Independent for Tomorrow

Helping you grow and protect your retirement savings.

Products issued by

Life Insurance Company of the Southwest®

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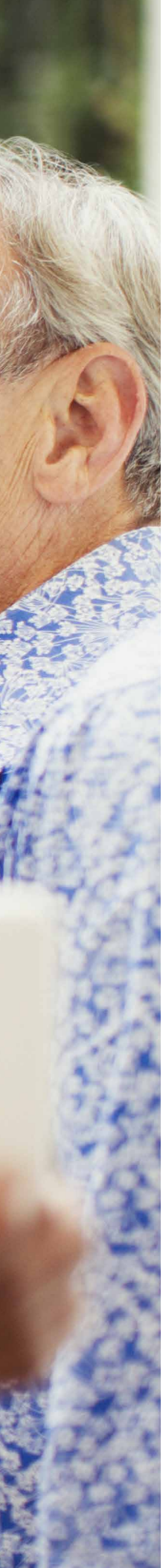
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liveFIT

Live Financially Fit for Life

A key concern across all generations is having a retirement savings that will allow them to retire comfortably. This becomes even more important as we live longer!





Are You Financially Fit?

Just like physical fitness relies on eating well and exercising, financial fitness relies on you doing a few important things.

Your Retirement Workout Routine

Step 1

Set a goal.

Step 2

Make a plan for reaching your goal.

Step 3

Figure out what you need to get the most out of your efforts.

Step 4

Commit to the steps in your plan to achieve your goal.

Helping to Achieve Financial Fitness

Feature	Result
Tax Deferral	Helps your savings grow faster than if you paid taxes on your earnings each year.
Guarantees	You can be assured that your premiums paid and interest earned will never lose value.[1]
Index Strategies	With several index strategies to choose from, your account can benefit from interest crediting tied in part to the change in a major market index.[2]

Exercise the features of FIT Certain Income to ensure you are financially fit for the future.

1 Guarantees are dependent upon the claims-paying ability of the issuing company.

2 Indexed annuities do not directly participate in any stock or equity investments.

FIT Certain Income Can Help

Build your retirement savings with a Fixed Indexed Annuity that offers guaranteed lifetime income to help you realize your Financially Independent Tomorrow.

Choice
FIT Certain Income has a Guaranteed Lifetime Income Rider to help turn what you've saved for retirement into guaranteed income for life.

Never Lose a Penny[3]
Premiums paid and interest credited are not subject to market risk with our 0% floor guarantee.

Flexibility
You have control with flexible premium options, withdrawal features and a wide choice of crediting strategies to allocate your values.

A closer look at Fixed Indexed Annuities (FIAs)

A Fixed indexed annuity is a type of annuity contract that can credit interest based on the performance of an index, like the S&P 500, without actually participating in the stock market.

Fixed Indexed Annuities Can Provide:

- Tax Deferral
- Guaranteed Accumulation Value
- Guaranteed safety of premiums paid and interest earned
- Potential for higher interest crediting than traditional fixed annuities
- Death Benefit Protection – upon death, the accumulated value passes to your beneficiaries

The Power of Tax Deferral

Annuities receive a tax benefit in the form of tax deferral on earnings. This means that the interest you are credited today won't be taxed until you decide to withdraw it and can help further build your retirement savings.

Already saving pre-tax?

If you are already saving through an IRA, 403(b) or 457, these plans allow you to save pre-tax and defer taxes on interest you earn.[4]

The FIT Certain Income annuity may be a good choice for your qualified retirement plan. Remember, annuities offer the benefit of guaranteed accumulation and guaranteed safety of premiums and earnings.



3 Assuming no withdrawals during withdrawal charge period. Rider charges continue to be deducted regardless of whether interest is credited.

4 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.



How Your Annuity Grows

Step 1: You pay a premium to the insurance company.

Step 2: Each month your premiums are held at interest until they are swept into the crediting strategies of your choice. The Participation Rates, Caps, Threshold, and Declared Rate applicable for the next year are determined at this time.

Step 3: For the Declared crediting strategy, interest is credited daily for the next year. For the other crediting strategies, on the first anniversary of the sweep date, we determine if any indexed interest will be credited based on movements in that index over the one-year period and adjusted for the Participation Rates, Caps, and Threshold determined at the beginning of the year.

For all of our indexed interest crediting strategies, you can never earn less than zero percent interest.

Increases in your interest accounts are locked-in every year and you can never lose interest previously credited.

How Does Indexed Interest Crediting Work?

If the index goes up, you may earn interest, but if the index goes down, your principal and interest earned are protected from loss. Indexed interest accounts calculate interest using a Participate Rate, Cap or Threshold that is declared in advance.

The Participation Rate

The percentage of the change of the index that you will participate in when calculating the interest that you will earn – for example, 70% of the index increase.

The Cap

A maximum amount of interest that will be credited to a strategy.

Annual Cap – For example, on a strategy that has an annual Cap of 3%, if the index goes up between 0% to 3%, then you are credited interest equal to that rise. If the index rises over 3% you are credited the maximum Cap of 3%.

Monthly Sum Cap – For strategies using the Monthly Sum method with a 1.25% monthly cap, the monthly index change used to determine the annual interest credit is capped at +1.25%. There is no negative monthly cap, but the sum of the 12 months is protected by the 0% floor.

The Threshold

A minimum the index must increase before interest is credited – for example a threshold of 1.5% means that interest is credited if the index is up by more than the 1.5% threshold.

What is a market index?

A market index is a metric that tracks the performance of a group of stocks or other investments to give an indication of the overall performance of the market. An investment cannot be made directly into an index.

Common Market Indexes

- S&P 500
- NASDAQ
- Dow Jones Industrial Average
- Russell Index
- MSCI



Interest Crediting and Indexed Strategies

Interest Crediting Strategies

Declared Crediting Strategy

Interest is credited daily at a declared effective annual interest rate. We set the rate in advance of each one-year crediting period.

Annual Point-to-Point S&P 500® Index, Barclay's Low Volatility 5 Index or Bank of America Merrill Lynch GPA Index

Interest is credited based in part on the change in the index from the beginning of the year to the end of the year. Interest is determined by applying the Cap on the S&P 500 change, Participation Rate on the Bank of America Merrill Lynch GPA change or Threshold on the Barclay's Low Volatility 5 Index change.

Annual Monthly Sum Cap S&P 500® Index

Interest is credited based in part on the 12 monthly changes in the S&P 500 during the year. Interest is determined by applying the Cap to each monthly change then totaling the 12 capped monthly changes (both positive and negative).

Indexed Strategies

Barclays Low Volatility 5

The Barclay's Low Volatility 5 Index is an index that employs a non-discretionary, rules-based methodology based on a dynamic composition of 50 large-cap, value-oriented equities designed to maintain a target volatility.

Bank of America Merrill Lynch GPA Index

The Bank of America Merrill Lynch Graded Portfolio Allocation (GPA) Index aims to minimize volatility through a blend of equities, Real Estate Investment Trusts (REITs) and bonds. Its composition is continuously rebalanced and a stop-loss mechanism helps reduce exposure to under-performing asset classes.

S&P 500

The S&P 500 is a weighted index of 500 leading U.S. publicly traded companies by market value and is one of the most common benchmarks for the broader U.S. equity markets.



Retire on Your Terms with a Guaranteed Lifetime Income Rider

Retirement is about more than what you save. It's also important to make your income last a lifetime. FIT Certain Income with the Guaranteed Lifetime Income Rider can help you turn what you've saved into retirement income that you can never outlive.

How the Guaranteed Lifetime Income Rider (GLIR) Works

GLIR benefits are calculated based on your Benefit Calculation Base (BCB) to determine how much future lifetime income can be paid. This BCB is not your accumulation value and can't be withdrawn as it is solely a figure used to calculate income.

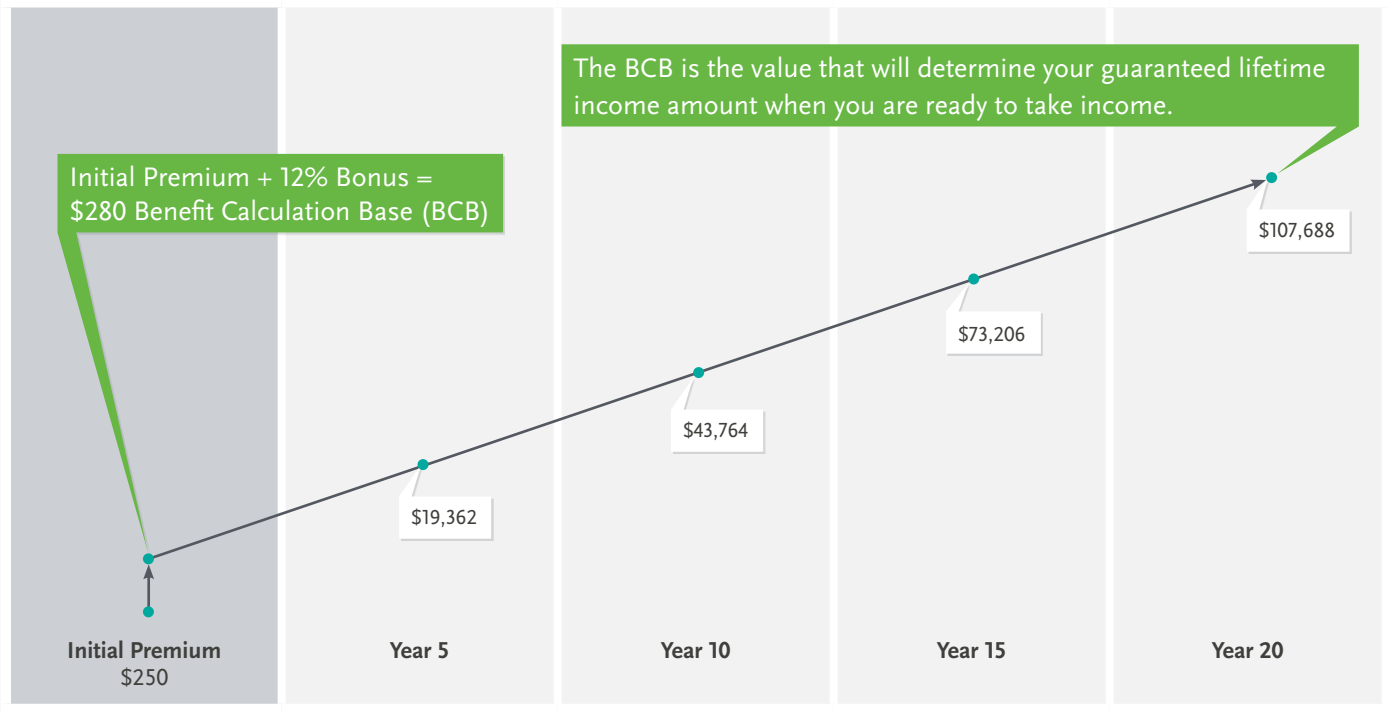
With the Benefit Calculation Base, regardless of how much your accumulation value grows from the addition of indexed interest credits, you will have the option to take a known guaranteed income based on the premiums you've paid.

The FIT Certain Income features an upfront 12% bonus added to the Benefit Calculation Base for all premiums paid in the first 30 years. This bonus is a great kick-start to building up your Benefit Calculation Base.

In addition to the bonus, the Benefit Calculation Base builds at a 6% annual simple Roll-up Rate until the earlier of your election of lifetime income or the 30th policy anniversary.

When the GLIR benefit is activated, you are guaranteed a stream of income for the rest of your life!

How your Benefit Calculation Base (BCB) is calculated



Assumes $250 per month contribution for all years.

This example is purely hypothetical and for illustrative purposes only. The example shown above does not represent the actual results of this rider, and your results will likely differ.

Determining Your Guaranteed Lifetime Income

Once you have your Benefit Calculation Base, a guaranteed withdrawal percentage factor is applied to determine your guaranteed income.

For example, at age 65 the guaranteed withdrawal percentage factor would be 4.50% paid over your lifetime.

If your Benefit Calculation Base is $100,000, then your guaranteed income would be $4,500 annually – guaranteed for life regardless of your policy's performance.

You can take additional withdrawals from your accumulation value, however, the guaranteed income for subsequent years will be reduced to reflect the excess withdrawal.

Excess withdrawals may be subject to withdrawal charges and MVA if taken during the first 10 years.



Additional Benefits

Your FIT Certain Income Annuity provides many additional benefits at no additional cost, such as:

Nursing Care and Terminal Illness Riders

(in states where approved)

These riders give you peace of mind knowing that in case of a qualifying medical event, you can access up to $250,000 of your money at any time without paying a withdrawal charge.

10% Free Withdrawal in Policy Years 2+

We know there are times when you may need to access your policy values. That is why you can take up to 10% per year from your policy without a withdrawal charge, if available by law.[5]

Required Minimum Distributions

Surrender charges will not be applied to any amounts withdrawn from your policy to satisfy required minimum distributions starting at age 70 1/2.

FIT Certain Income Special Features

Emergency Access Waiver

Available on FIT Retirement Series products currently in 403(b) or 457(b) status (types of retirement plans) and policy is eligible for a distribution.

For 403(b) Hardship or 457(b) Unforeseen Emergency distributions

- Policy must be in force for one year and distribution payable to the annuitant is approved by the Plan/Third Party Administrator (TPA)
- All Withdrawal Charges and Market Value Adjustment (MVA) are waived

For separation from service or disability

- Policy must be in force for one year and the Policy owner must be separated from service from the plan sponsor or disabled
- Distributions payable to the annuitant will have the Withdrawal Charge and MVA waived on
  - 20% of the accumulation value in years 2-4
  - 100% of the accumulation value in years 5+

Distribution is subject to IRS taxes and, if applicable, IRS 10% early distribution penalty

Policy Loans

If you own FIT Certain Income within an employer's retirement plan, and if your plan allows for policy loans, you may take a loan from your FIT Certain Income policy in accordance with the provisions of the plan.

5 Withdrawals from an annuity within a retirement plan may be subject to plan restrictions. Withdrawals prior to age 59 ½ may be subject to a 10% Federal Tax Penalty.





Product Details

Withdrawal Charges

Withdrawals from your policy that don't qualify for a waiver of withdrawal charge, and that are in excess of the 10% free withdrawal, will be subject to a withdrawal charge.

Withdrawal Charge Schedule:

Year	% Charge	Year	% Withdrawal
1	8.25%	6	4%
2	8%	7	3%
3	7%	8	2%
4	6%	9	1%
5	5%	10+	0%

Market Value Adjustment (MVA)

Any withdrawal in excess of the 10% free withdrawal, unless it qualifies under the Emergency Access provision, is subject to an MVA during the 10-year MVA period. Depending on the interest rates at the time of the withdrawal, the amount withdrawn may be increased or decreased after the withdrawal charge and recapture are applied.

Penalty Free Withdrawal

Up to 10% of the Accumulation Value may be withdrawn each year, after the first year, if permitted by IRS code. Withdrawals prior to age 59 1/2 may be subject to an additional IRS 10% premature distribution penalty.

Policy Loans

Policies in 403(b)/457(b) status are eligible for loans if the plan permits.

Premium Limits

Minimum to Issue:

- Monthly Salary Reduction/Deduction or PACP: $100
- or Lump Sum: $5,000

Only salary reduction/deduction or auto bank draft accepted after 5th policy year subject to $50,000 annual limit.

Cumulative Maximum Total:

- Ages 0-70: $1,000,000
- Ages 71-75: $750,00
- Ages 76-80: $500,000

Maximum Issue Age: 80

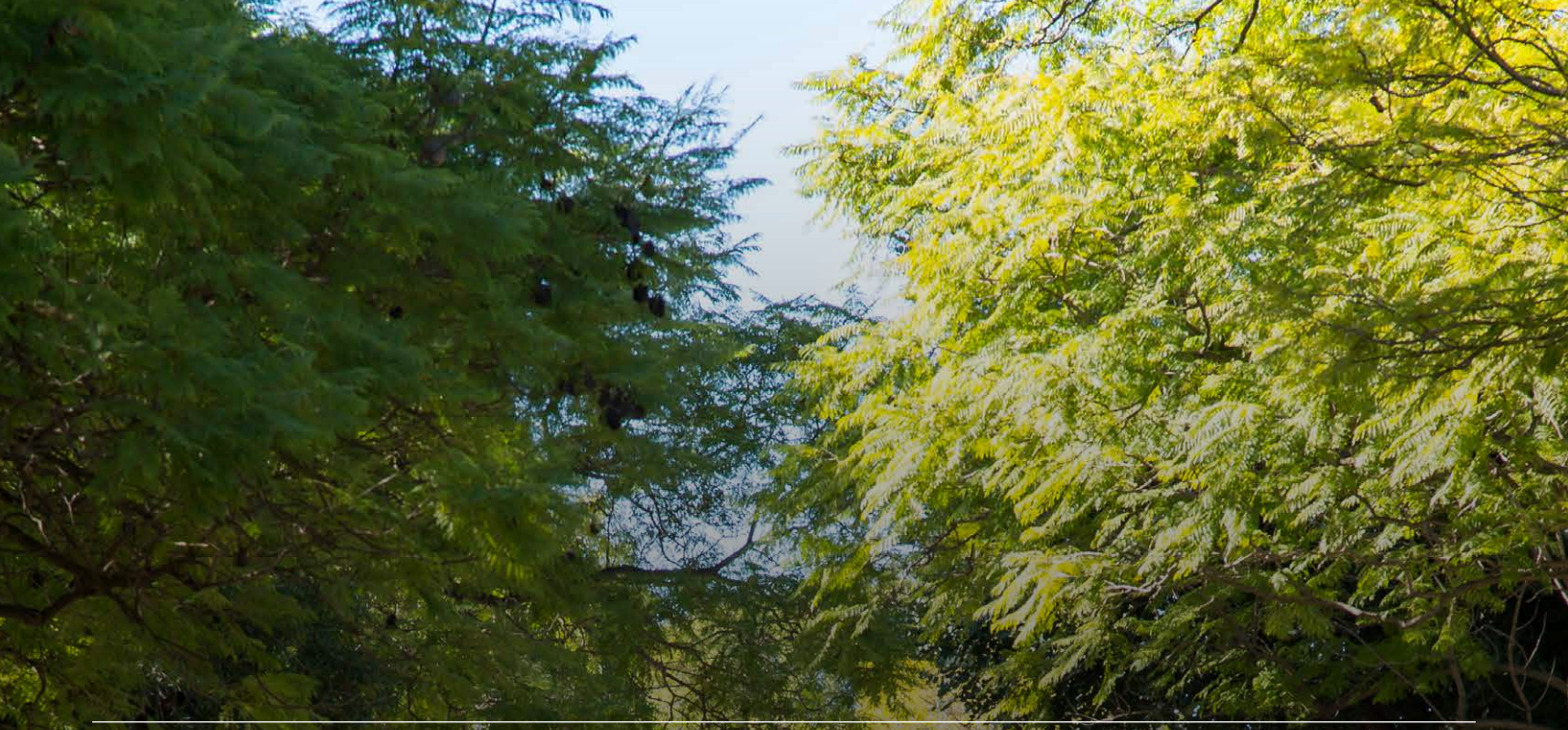




Live the full, purposeful and active life you want.

Plan for a Financially Independent Tomorrow with FIT Certain Income

LiveFIT with National Life Group



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.

FIT Certain Income fixed indexed annuity,form series 20375(0418)/ICC-18-20375(0418), Guaranteed Lifetime Income Rider form series 20367(0518)/ICC-18-20367(0518), Nursing Care Rider form series 7648 and Terminal Illness Rider form series 7649 are issued by Life Insurance Company of the Southwest. The Guaranteed Lifetime Income Rider (GLIR) incurs an additional cost. Once GLIR is exercised, the Guaranteed Withdrawal Payments will reduce the policy's accumulated value, but you will continue to receive these payments during your lifetime even if your accumulation value declines to zero. This advertising material is used by multiple states, some with varying form number requirements; therefore, all required variations are provided. Not all policies or riders are available in all states – please check with your agent regarding availability in your state.

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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. In addition, withdrawals prior to age 59 ½ may be subject to a 10% Federal Tax Penalty.

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

Guarantees are dependent upon the claims-paying ability of the issuing company.