

FIT Choice

FIT Choice Lets You Decide

Choice

- **3 Index Crediting Methods**: Point to Point, Point to Daily Average, Monthly Sum Cap
- **2 Guaranteed Lifetime Income Riders**[1]: Income Focused or Accumulation Focused
- **1 Increasing Income Feature** - offers the potential for getting a raise in your retirement income[2]

Flexibility

- You have control of your money.
- 10% free withdrawals annually in Policy Year 2+[3]
- You choose which crediting method, indexed or a declared account, whichever is best for you[4]

Market Potential

Zero is your hero. Premiums paid and interest credited are not subject to market risk. They are protected by a 0% floor. [5]

Potential for higher interest crediting than traditional fixed annuities.

Having a guaranteed monthly retirement income is important to 5 out of 10 Americans.[6]

It's your life...your retirement...your choice.
Plan for a financially independent tomorrow with

FIT Choice.

Products issued by

Life Insurance Company of the Southwest®

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. Premier Financial Alliance is an independent agency of National Life Group.

FIT Choice fixed indexed annuity, form series ICC17-20370(0317), 20370(0317), and the Guaranteed Lifetime Income Rider (GLIR), form series 20365, ICC16-20365 are issued by Life Insurance Company of the Southwest (LSW). 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

1. Guarantees are dependent upon the claims-paying ability of the issuing company. GLIR is a rider, or feature, available on LSW fixed and indexed annuities for an additional charge. GLIR allows you to take guaranteed income from the annuity, while providing access to the remaining accumulation value in the annuity. Guaranteed Withdrawal Payments provided by GLIR are taxed as ordinary income, and 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. | 2. There is the potential to receive an increase in GLIR income when an index strategy credits interest to the accumulation value. | 3. 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. | 4. Interest is credited based in part on the change in a market index. Indexed annuities do not directly participate in any stock or equity investments. | 5. Assuming no withdrawals during the surrender charge period. | 6. TIAA 2016 Lifetime Income Survey - September 14, 2016

TC98758(1217)3

This advertising is not approved for use in DE, OK, OR, WY.

Cat No 103686(1217)