National Life Group®

Experience Life®

Offering What Matters Most



We are the:
Longest standing issuer of indexed annuities in the marketplace[1]

#1 provider of indexed annuities in the employer plan category including 403(b)/457(b) plans[2]

Products issued by
Life Insurance Company of the Southwest®

TC105404(1218)1

Cat No 101796(1218)



COMMITTED TO DELIVERING
ON OUR PROMISES
Today & Tomorrow!

Our Vision
To Bring Peace of Mind to Everyone We Touch.

Our Mission
Keeping Our Promises.

Our Values
Do good. Be good. Make good.

At National Life Group, our story is simple: for more than 170 years we've worked hard to deliver on our promises to millions of people with our vision of providing peace of mind in times of need. The Group includes National Life Insurance Company®, founded in Montpelier, Vermont in 1848 and Life Insurance Company of the Southwest® chartered in Dallas, TX in 1955. Together, we've been delivering on our promises for over 170 years and we intend to do so for years to come.

What matters most is a company's ability to deliver on its promises.

Standing out from the Competition

National Life Group continues to be a leading provider of savings, protection and retirement income solutions for 403(b) and 457(b) plans (retirement plans available to schools, government agencies and non-profit corporations).

In a Changing World, Guarantees are What Matter Most.

Not one of our indexed annuity policy owners have ever lost a penny[3] of their contributions or interest earned due to downturns in the stock market!

Bring Balance to Your Retirement Portfolio

Fixed indexed annuities can be a key component of a balanced retirement plan. By saving in indexed annuities, you can:

- protect your principal and enjoy upside interest rate potential through a formula that credits interest based in part on changes in the stock market.
- defer taxes, allowing you to earn interest on the money you would have paid in taxes.
- rest assured that you have the option to choose a guaranteed[3] income for life.[4]
- take advantage of no additional cost riders that can waive surrender fees for terminal illness or nursing care.[5]

AMERICA'S Magnificent EIGHT Exceptional Companies

NLG® Recognized by CEO Forum in its March 2018 edition

A.M. Best* – A (Excellent)
Third highest out of 16

Standard & Poor's – A+ (Strong)
Fifth highest out of 21 rankings

Moody's – A2 (Good)
Sixth highest out of 21 rankings

Simplicity in Design and Application Process

We at National Life Group believe that simplicity is important to our customers. Our products are straightforward, uncomplicated, and our disclosures are simple, easy to read and understand. Our application process is quick and simple. It's easier with National Life Group.

Annuities

We offer flexible premium indexed annuities[6] that allow for ongoing contributions and are ideal for 403(b) and 457(b) retirement plans as well as other qualified plan types. These products are credited interest based in part on the performance of an underlying index, like the S&P 500®. All flexible premium indexed annuities can be opened with ongoing monthly salary reduction/deduction, making it easier for you to begin saving now.

Additionally, we offer single premium indexed annuities as well as traditional fixed annuities that are excellent vehicles for retirement accumulation and income.

Guaranteed Income for Life!

Our innovative Guaranteed Lifetime Income Rider (GLIR) adds valuable benefits to your policy. By adding GLIR to your policy, you can receive guaranteed lifetime income,[4] have access to your accumulation value if your needs change and leave any remaining amount to your beneficiaries when you pass.

Support Plan Sponsors Can Count on from a Company with Plan Success & Increased Participation in Mind

Designing and offering great products aren't the only things we do right. We have an excellent 403(b)/457(b) management team with extensive knowledge and legal expertise. We offer specialized 403(b)/457(b) operations, systems and services. Our Retirement Services Team will serve your specific needs as an employer, understand the 403(b)/457(b) regulations and provide administrative support necessary in this market.

Retirement Service Team

Our Relationship Management Team is your key contact with us. These highly trained professionals can provide administrative support, answer questions and serve as liasons with Third Party Administrators (TPAs).

This team is focused on beginning new relationships and maintaining existing relationships with employers throughout the country that do business with us. We want to ensure complete customer satisfaction, and working with employer plans is our primary focus.

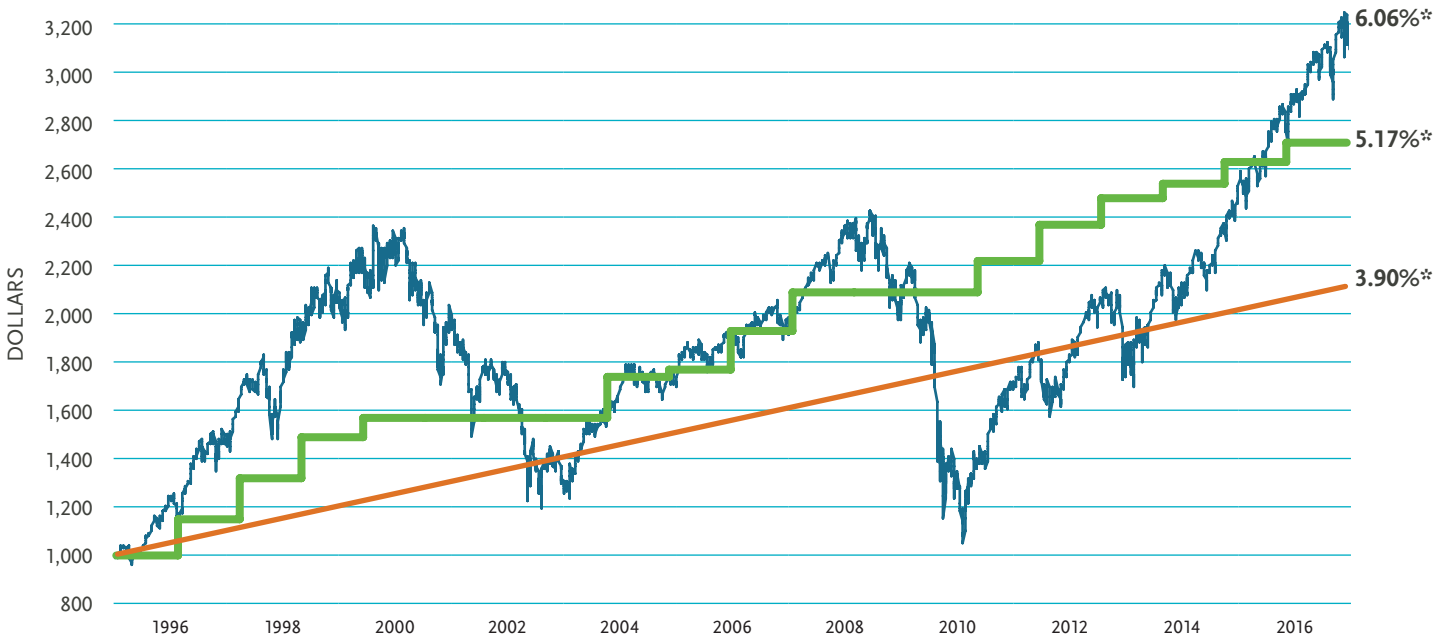
403(b)/457(b) Certified Training

We understand the demand for financial and retirement education for public service employees, which is one reason we developed a Certified Training program for our financial representatives. This required education and marketing program is designed to help our financial representatives better understand the 403(b)/457(b) market and the importance of educating employees on how to save for retirement.

LifeChanger of the Year

Giving back to schools is a large priority for us at National Life Group. In 2011, we incorporated a new program that recognizes those educators who strive to make a positive difference in the lives of our students and those who motivate and encourage students to do their best. You can see more information on our LifeChanger of the Year program at www.lifechangeroftheyear.com.

Proven Results



Retire on your terms – not when the Market dictates

- Your accumulation value can go up, but never go down.[3]
- Long-term savers can experience growth over time.
- Downturns in the market will never reduce your value.

The chart compares the 20-year accumulation of a fixed indexed annuity, a traditional fixed annuity, and the S&P 500. The fixed indexed annuity values are based on SecurePlus Flex, Form 7691. The traditional fixed annuity values are based on RetireMax Flex 10, Form 7629. SecurePlus Flex and RetireMax Flex 10 are not available for new sales. The above illustration is reflective of a single premium payment on 4/21/1996. The S&P 500 Index results are without dividends. The values are measured each year on 4/21. Past interest credited results are no indication or guarantee of future interest credits, and may not represent the interest crediting experience of our other fixed indexed annuities. *Growth rates are annual effective rates. Guarantees are dependent upon the claims-paying ability of the issuing company. Indexed annuities have surrender charges that are assessed during the early years of the contract if the annuity is surrendered. Indexed annuities do not directly participate in any stock or equity investments. This is not a solicitation of any specific annuity contract.

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* Financial Strength Ratings for Life Insurance Company of the Southwest as of 12/1/18. Ratings are subject to change.

1 Insurance News Net, FIAs at Age 20, 2015.

2 LIMRA US Individual Annuity Industry Sales Report, 4Q2017.

3 Assuming no withdrawals during the withdrawal charge period. Rider charges continue to be deducted regardless of whether interest is credited. Products offered through Life Insurance Company of the Southwest.

4 Guarantees are dependent on the claims paying ability of the issuing Company. Guaranteed Income for Life through annuitization or through purchase of optional Guaranteed Lifetime Income Rider. The Guaranteed Lifetime Income Rider (GLIR), as represented in rider form number 7995, is a rider that can be added to an annuity policy at issue and is available on our fixed indexed annuities. Electing this rider is optional and incurs an additional cost. GLIR may not be available in all states.

5 Riders are optional, may be available at additional cost, and may not be available in all states.

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

This advertising not approved for use in NY.

Centralized Mailing Address: One National Life Drive, Montpelier, VT 05604 | www.NationalLife.com

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.