

Purchasing a fixed indexed annuity with the Guaranteed[1] Lifetime Income Rider (GLIR) provides:

- A lifetime stream of income that you cannot outlive[1]
- Market declines do not reduce your income[2]
- The possibility of leaving an inheritance to your heirs from money you haven't used
- Access to your accumulation value, if necessary

You work hard to save in order to protect the lifestyle you desire in retirement. Let the GLIR work with you.

Contact your financial professional to calculate the Guaranteed Lifetime Income you need to retire with confidence!

Agent Name _____

Agency _____

Phone _____

Email _____

Products issued by:
Life Insurance Company of the Southwest®

1 Guarantees are dependent on the claims paying ability of the issuing company. Electing this rider incurs an additional cost. Guaranteed Withdrawal Payments are taxed as ordinary income, and reduce the policy's accumulated value, but you will continue to receive these payments even if your accumulation value declines to zero.

2 Once GLIR has been exercised

3 Flexible Premium annuity example is based on FIT Certain Income is form 20375(0418) or state variations thereof. The Guaranteed Lifetime Income Rider is Rider form Series 20367(0518).

4 Single Premium annuity example is based on FIT Guaranteed Income is from 20370(0317) or state variations thereof. The Guaranteed Lifetime Income Rider is form series 20365(0916).

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

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.

National Life Group®
Experience Life®

Retire With CONFIDENCE

FIXED INDEXED ANNUITIES WITH THE GUARANTEED LIFETIME INCOME RIDER



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Cat No 103035(0119)

Are You Concerned?

Will I run out of money?

How do market conditions affect me?

What happens to my money if I die?

Will I have access to my money?

Can I afford to retire?



How the GLIR Works

Flexible Premium Example[3]

GLIR	
Benefit Calculation Base Day One	500
Benefit Roll-up Rate for 30 years	6%
Benefit Calculation Base at end of year 30	383,544
$18,218 per year for life	

- Assumes a 35-year-old purchases a flexible premium FIT Certain Income fixed indexed annuity with a $500 per month contribution with the GLIR.
- The GLIR provides an immediate 12% bonus to the Benefit Calculation Base plus rolls up at a simple rate of 6% on all contributions for 30 years (based on current rates as of 12/2018 – rates subject to change).

Single Premium Example[4]

GLIR	
Benefit Calculation Base Day One	228,000
Annual Roll-up Rate for 10 years	7%
Benefit Calculation Base at end of year 10	387,600
$18,110 per year for life	

- Assumes a 55-year-old purchases a single premium FIT Guaranteed Income fixed indexed annuity with a $200,000 contribution with the GLIR.
- The GLIR provides an immediate 14% bonus to the Benefit Calculation Base plus rolls up at a simple rate of 7% for 10 years (based on current rates as of 12/2018 – rates subject to change).

Key Terms

- **Benefit Calculation Base:** The annuity has a calculation account that determines how much future lifetime income can be paid using the Guaranteed Lifetime Income Rider. This value is NOT your accumulation value and cannot be withdrawn as it is solely a figure used to calculate income.
- **Roll-Up Rate:** The rate of increase applied to the Income/Benefit Calculation Base. This is not the interest rate that grows your accumulation value.

Assumptions:

- **Election of Income at age 65:** Income/Benefit
- Calculation Base x 4.75% Withdrawal Percentage (Guaranteed Withdrawal Percentage for a Single Life at attained age 65)
- Income is guaranteed for life when Accumulation Value is depleted to $0.