Did you know?

45% of Americans are interested in retirement products that protect your principal, even if the stock market goes down.

Indexed Annuity Leadership Council, 2016

Are you the ONE?

1 in 4	Americans have absolutely nothing saved for retirement
1 in 5	Americans don't know how much they've saved
1 in 4	Boomers have less than $5k saved for retirement

Indexed Annuity Leadership Council, 2016

My Financial Professional is:

Name _____

Agency _____

Phone _____

Email _____

Annuity products issued by:
Life Insurance Company of the Southwest®

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

2 A few states require the payment of premium taxes on annuities either at the time the company receives the money, upon Annuitization or withdrawal. If we must pay such taxes, we will deduct them from your Policy benefits at that time.

3 Withdrawals prior to age 59½ may be subject to a 10% Federal Tax Penalty. 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. Withdrawals may also be subject to withdrawal charges that are assessed during the early years of the contract. Please refer to the Withdrawal Charge Schedule table within.

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.

RetireMax FPDA 2 is policy form 7930, or state variation thereof. Policy and/or Riders subject to state availability.

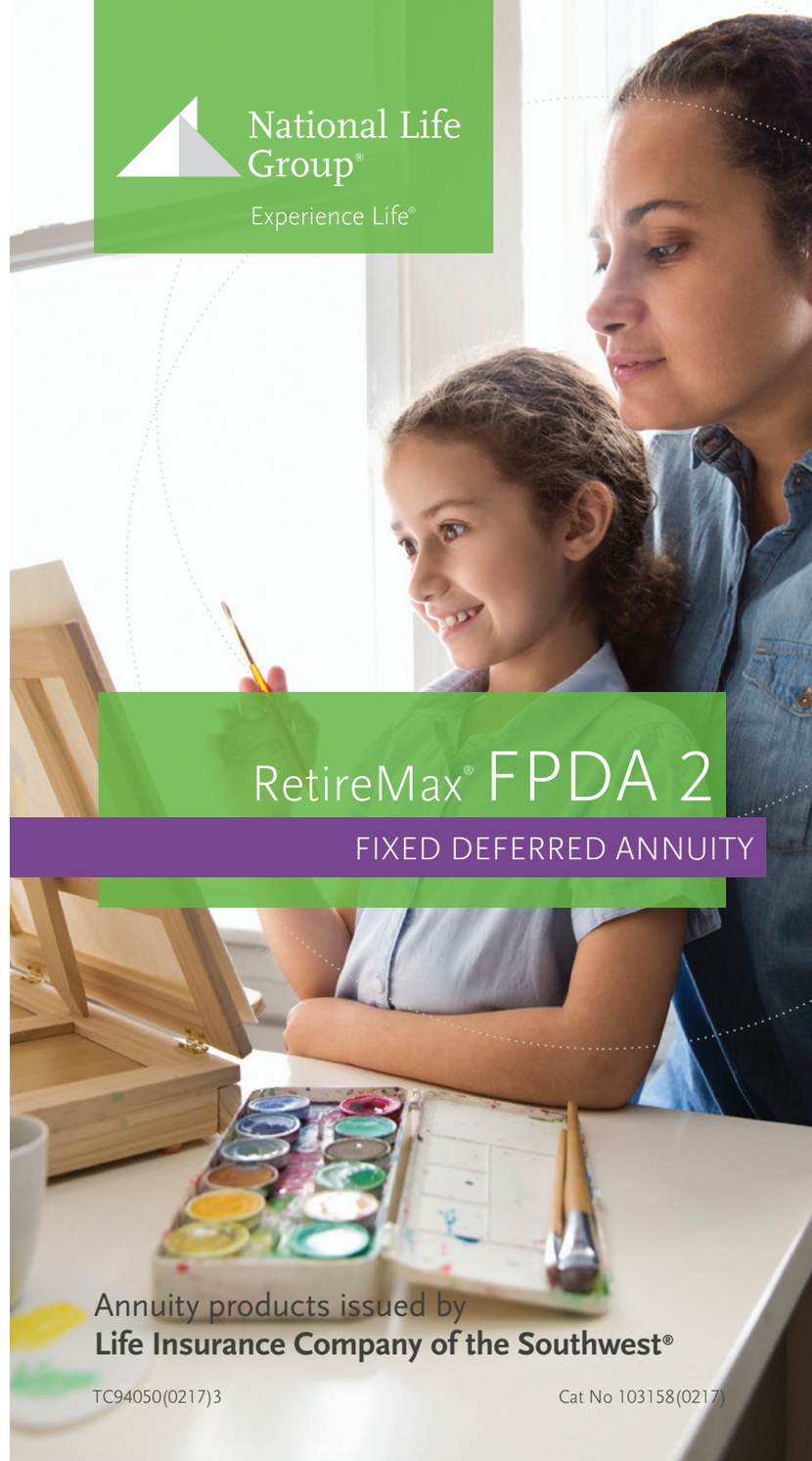
Terminal Illness Rider is Form 7649 and Loan Rider is Form No. 7914.

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.

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

National Life Group®

Experience Life®



RetireMax® FPDA 2

FIXED DEFERRED ANNUITY

Annuity products issued by
Life Insurance Company of the Southwest®

TC94050(0217)3 Cat No 103158(0217)

RetireMax FPDA 2 offers **guaranteed**[1] and **dependable** accumulation



Do you fear market fluctuation?

FPDA 2, a Flexible Premium Deferred Annuity, offers you guaranteed & dependable growth with a fixed interest rate.

Would you like some peace of mind?

FPDA 2 lets you know exactly how your money will grow.

Would you like control of your money?

Control your contributions and premiums and access your cash value if necessary.[3]

Minimum Premium:

- $5,000 lump sum OR
- $100 monthly ongoing premium
- Issue Ages: 0-80

Maximum Premium:

Ages 0-70: $1,000,000

Ages 71-75: $700,000

Ages 76-80: $400,000

Available Markets[4]

403(b), Roth 403(b), 457(b), Roth 457(b), IRA, Roth IRA, Nonqualified, SEP IRA, SIMPLE IRA, ORP, Pension/Profit Sharing, ERISA 403(b), Custodial IRA.

Withdrawal Charge Schedule

POLICY YEAR	STANDARD STATES	SPECIAL STATES*	
		AGE 0-58	AGE 59+
1	10%	10%	8.25%
2	9%	9%	8.25%
3	8%	8%	7.25%
4	7%	7%	6.25%
5	6%	6%	5%
6	5%	5%	4%
7	4%	4%	3%
8	3%	3%	2%
9	2%	2%	1%
10	1%	1%	0%
11+	0%	0%	0%

Special States: AL, AK, CA, MN, NV, NJ, OH, OK, OR, TX, UT and WA

Interest Crediting Method:

Interest is credited daily at a declared effective annual interest rate for each premium.

PRODUCT HIGHLIGHTS

ADDITIONAL 1% interest for one year on all premiums paid in the first 12 months plus **GUARANTEED INTEREST** for the life of the policy!

- Guaranteed interest for the life of the policy.
- No Administrative fees for the base policy[2]
- Flexibility and control of premiums
- Tax-deferred growth of accumulation value, a death benefit and annuitization options
- 10% free withdrawal of accumulation value available after first policy year without a surrender charge, as permitted by law[3]

For complete policy details and applicable restrictions, please see the product disclosure to be provided by your agent.