Did You Know?

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

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

Millennium Flex Income offers
GUARANTEED LIFETIME INCOME
that you cannot outlive

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.

5 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.

RetireMax Millennium Flex is policy form 7934, or a state variation thereof. The Guaranteed Lifetime Income Rider is Rider Form 7983, 7984, 7985, 7986 or a 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®
MILLENNIUM FLEX

FIXED DEFERRED ANNUITY



Annuity products issued by
Life Insurance Company of the Southwest®

TC94020(0217)3 Cat No 103157(0217)



Millennium Flex offers **guaranteed**[1] income with **dependable** accumulation

Are you afraid of outliving your retirement income?

Your policy with the Guaranteed Lifetime Income Rider (GLIR) will provide you with the option for a payout for life, regardless of how long you live.

Do you fear market fluctuation?

RetireMax Millennium Flex offers you market protection with a fixed interest rate.

Would you like control of your money?

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

Minimum Premium:

- $5,000 lump sum OR
- $100 monthly ongoing premium
- Issue Ages: 50-80

Maximum Premium:

Ages 50-70: $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, DE, IL, 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. Policies issued by Life Insurance Company of the Southwest.

How it works.

Your premium works for you in two ways.

Your policy has an Accumulation Value and a Benefit Calculation Base.

Your Accumulation Value

Your Accumulation Value equals your premium paid (net of any applicable state taxes), plus credited interest, minus any applicable rider charges, minus any partial withdrawals taken (including any Withdrawal Charges assessed). This money is yours, and you can access it if necessary, as permitted by law.[2,3]

Your Benefit Calculation Base

Your annuity has a calculation account that determines how much future lifetime income can be paid using the Guaranteed Lifetime Income Rider.[5] This value is NOT your accumulation value and cannot be withdrawn as it is solely a figure used to calculate income. The rate of increase applied to the Benefit Calculation Base is called a ROLL UP RATE. This is guaranteed for a certain number of years after you buy the annuity. The contract also guarantees that it will never go below a minimum stated rate. This is not the interest rate that grows your accumulation value.

Your income payments

You can begin taking Guaranteed Withdrawal Payments once you reach age 60, the Policy has been in force for at least one year, and when all Policy loans, if any, have been repaid.

Benefit Calculation Base
X Guaranteed Withdrawal Percentage (based on attained age)
= Guaranteed Withdrawal Payment

Income can be paid in monthly, quarterly, semi-annual, or annual installments. All withdrawals, whether elected under the Rider or the terms of the Policy itself, reduce the accumulation value.