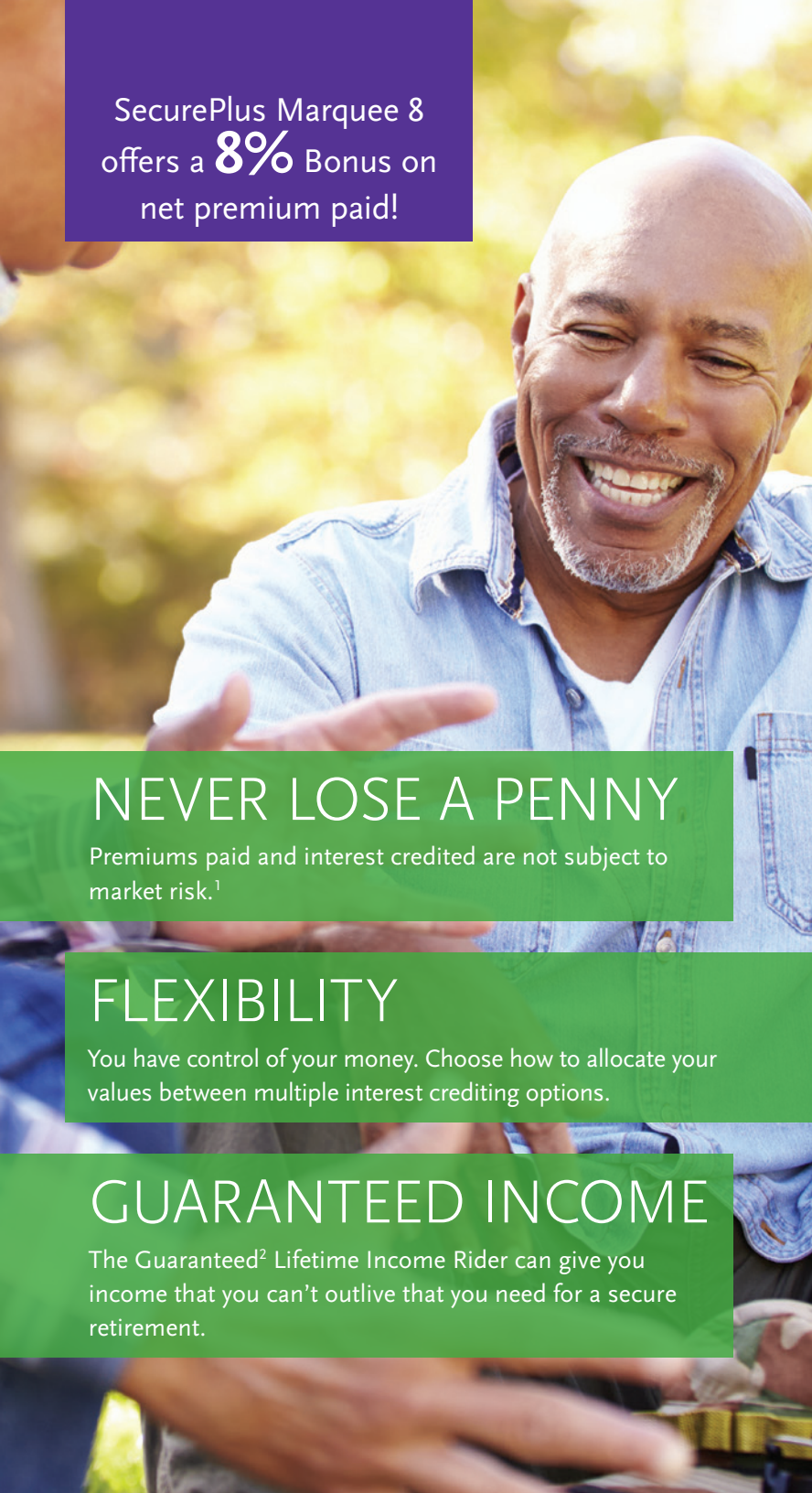

National Life Group®
Experience Life®
SecurePlus®
Marquee 8
SINGLE PREMIUM INDEXED ANNUITY
8%
Bonus
Accumulation
Value
Annuity products issued by:
Life Insurance Company of the Southwest®
TC98442(1117)3
Cat No 101958(0118)



SecurePlus Marquee 8 offers a **8%** Bonus on net premium paid!

NEVER LOSE A PENNY

Premiums paid and interest credited are not subject to market risk.[1]

FLEXIBILITY

You have control of your money. Choose how to allocate your values between multiple interest crediting options.

GUARANTEED INCOME

The Guaranteed[2] Lifetime Income Rider can give you income that you can't outlive that you need for a secure retirement.

PRODUCT HIGHLIGHTS

8% Bonus Accumulation Value (BAV) on net Premium Paid, that vests in years 11-15, provides strong savings potential for savers with a 15 year horizon. BAV is included in policy death benefit from day one.

SecurePlus® Indexed Annuities

The SecurePlus Annuity series contains fixed indexed annuity products issued by **Life Insurance Company of the Southwest,** with the following features:



No administrative fees for the base policy.[3]



Offer tax-deferred growth of the accumulation value, a death benefit and annuitization options.



10% of accumulation value available after the first policy year without surrender charge as permitted by law.[4]



Choose a declared interest rate or interest determined by a formula linked to an Index (subject to Participation Rate and/or Cap), without direct investments in the market — **Build retirement savings without downside risk!**

For complete policy details and applicable restrictions, please see the product disclosure.

How Interest is Credited

Our indexed annuities use a formula to calculate interest that considers performance of an underlying index like the S&P 500 or the Russell 2000[7], without actual participation in the stock market. Indexed interest accounts calculate interest by formula on an annual basis that uses an Index Rate (sometimes called a "Participation Rate") and/or Cap that is declared annually in advance at the beginning of each Interest Account Year. The Index Rate is the percentage of the change of the index used in calculating interest - for example, 50% of the S&P 500. The Cap is the maximum interest that would be credited.

In all methods you can never earn less than zero percent interest, referred to as the Floor. If the index goes up, you get the benefit of upside interest potential, but if the index goes down your principal and interest earned is protected from loss. SecurePlus Indexed Annuities are guaranteed never to lose a penny due to a downturn in the stock market. Increases in your interest accounts are locked in every year and you can never lose interest previously credited. For our flexible annuities that allow multiple premiums, each contribution will create its own interest account with its own unique Index Rate, Cap, and Floor. Our single premium annuities do not allow additional premiums.

The Declared Interest Account is an interest account for which interest is credited daily at a declared effective annual interest rate. We set the rate in advance each Account Year.

Ending Index Accounts ("Point-to-Point") are interest accounts for which interest is credited based in part on the Annual Percentage Change in the S&P 500® or Russell 2000® from the Index Value at the beginning of the Account Year to the Index Value at the end of the Account Year.

Average Index Accounts ("Point-to-Daily Average") are interest accounts for which interest is credited based in part on the Annual Percentage Change in the S&P 500 from the Index Value at the beginning of the Account Year to the daily average of the Index values during the Account Year.

Interest is credited at the end of the Account Year by totaling the 12 monthly changes (both positive and negative).
Not all indexing strategies or indices are available on all products. Please refer to the list of "Crediting Methods" for the strategies and indices available on this annuity.

Crediting Method

- Annual Point-to-Point S&P 500® and Russell 2000®
- Annual Point-to-Daily Average S&P 500®
- Declared Rate

Issue Age:

- 0-80 (54 in OH)

Withdrawal Charges (%)											
Policy Year	**1**	**2**	**3**	**4**	**5**	**6**	**7**	**8**	**9**	**10**	**11+**
Withdrawal Charge	10	9	8	7	6	5	4	3	2	1	0
For AL, DE, NV, OK, SC, and TX:											
Issue Ages 0-58	10	9	8	7	6	5	4	3	2	1	0
Issue Ages 59+	8	8	7	6	5	4	3	2	1	0	0

Withdrawals in excess of the 10% free withdrawal amount subject to Market Value Adjustment in policy years 1-10.

Premium Requirements:

- Minimum Premium: $10,000

Maximum Premium

- $1,000,000 – age 0-70
- $700,000 – age 71-75
- $400,000 – age 76-80

Riders: [5]

- Nursing Care Rider at no additional cost.
- Terminal Illness Benefit Rider at no additional cost
- Guaranteed Lifetime Income Rider (available for policyowners 40+), for an additional cost. (Required where available unless monies are cash or from liquidation of a security.)

Loans:[6]

- Available for 403(b)/457(b) policies, if plan permits.

My Financial Professional is:

Name _____

Agency _____

Phone _____

Email _____

Annuity products issued by:

Life Insurance Company of the Southwest®

1 Assuming no withdrawals and no rider charges.
2 Guarantees subject to the claims paying ability of the issuing company.
3 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.
4 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.
5 Policy and/or Rider subject to state availability.
6 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.
7 The S&P 500 and Russell 2000 Indices are market-value weighted price indices which reflect capital growth only and do not include dividends paid on stocks.
This advertising is not approved for use in DE, MA, OK, OR, WY.
SecurePlus Marquee 8 is Policy Form Series 8965(0411) with Guaranteed Lifetime Income Rider (GLIR) Form Series 8969(0411) and 8970(0411) or state variations thereof.
Nursing Care Rider is Form Series 7648 rev. 8/96 and Terminal Illness Rider is Form Series 7649.
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 – please check with your agent regarding availability in your state.
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