PRODUCT HIGHLIGHTS

Help Optimize your retirement accumulation with competitive rates and downside protection.

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 FEES! — No administrative fees for the base policy[2].
- Offer tax-deferred growth of the accumulation value, a death benefit and annuitization options.
- 10% Free Withdrawal — 10% of accumulation value available after the first policy year without surrender charge as permitted by law.[3]
- 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!**
- 101 — Bonus Guaranteed Lifetime Income Rider (in approved states) at an additional cost to provide a lifetime income while leaving you in control of your money. – **No annuitization required!**

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

My Financial Professional is:

Name _____

Agency _____

Phone _____

Email _____

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

1 Assuming no withdrawals during withdrawal charge period. 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.

4 Policy and/or Riders subject to state availability.

5 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.

6 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.

SecurePlus Optimizer is Policy Form No. 20082(0112).

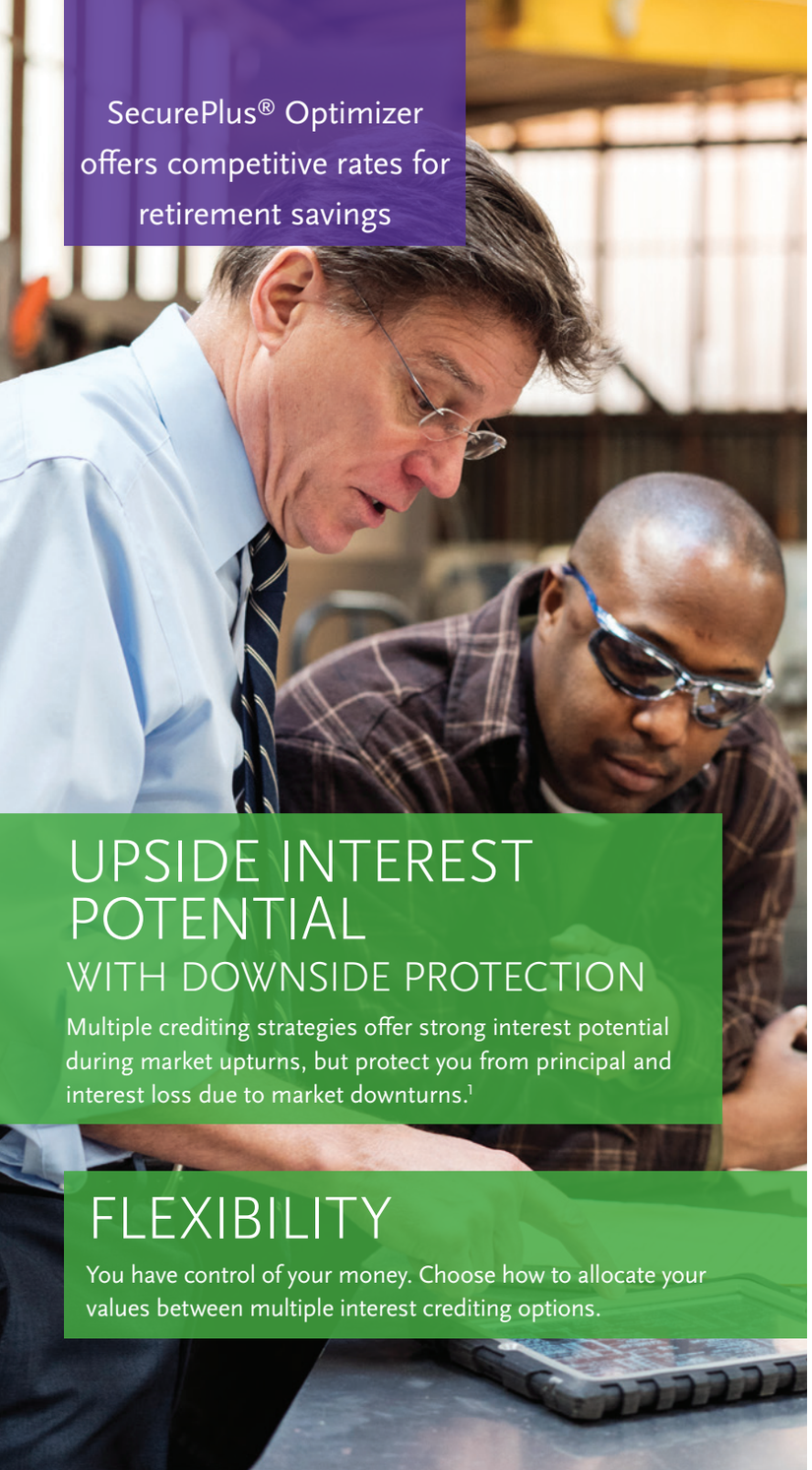
GLIR is Form Nos. 20135(0613) with endorsement 20380(0116) or state variation thereof. Nursing Care Rider is Form No. 7648 and Loan Rider is Form No. 20099(0112).

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.

The Russell 2000 Index is a trademark of Russell Investment Group and has been licensed for use by Life Insurance Company of the Southwest. The Products are not sponsored, endorsed, sold or promoted by Russell Investment Group and Russell Investment Group makes no representation regarding the advisability of purchasing the product. "Standard & Poor's®", "S&P®", "S&P 500®", "Standard & Poor's 500", and "500" are trademarks of Standard and Poor's, Inc. and have been licensed for use by LSW. The product is not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of purchasing the product.

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





SecurePlus® Optimizer offers competitive rates for retirement savings

UPSIDE INTEREST POTENTIAL
WITH DOWNSIDE PROTECTION

Multiple crediting strategies offer strong interest potential during market upturns, but protect you from principal and interest loss due to market downturns.[1]

FLEXIBILITY

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

Crediting Method

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

Issue Age:

- 0-75

Withdrawal Charges (%)										
Policy Year	**1**	**2**	**3**	**4**	**5**	**6**	**7**	**8**	**9**	**10**
Issue Age 0-75	10	9	8	7	6	5	4	3	2	1
For Special States*										
Issue Age 0-58	10	9	8	7	6	5	4	3	2	1
Issue Age 59-75	8.25	8.25	7.25	6.25	5	4	3	2	1	0

*AK, AL, CA, DE, MN, NV, NJ, OH, OK, OR, SC, TX, UT & WA

Premium Requirements:

Minimum Premium:

- $50,000

Maximum Premium

- $1,000,000

Riders:[4]

- Bonus Guaranteed Lifetime Income Rider, for additional cost (optional)

Loans:

- Available for 403(b)/457(b) policies, if plan permits.[5]

Policies issued by Life Insurance Company of the Southwest

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[6], 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.

Monthly Sum Index Accounts are Interest Accounts for which interest is credited according to a formula which is based in part on the monthly percentage change in the S&P 500 (up to a predetermined cap). 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.