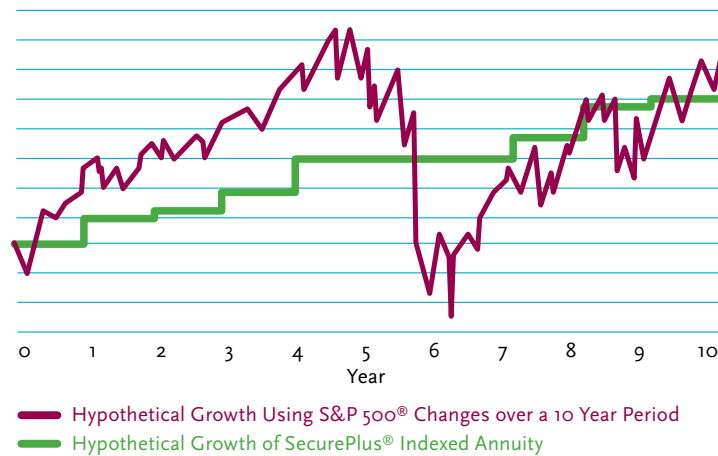


# PRODUCT HIGHLIGHTS

**5%** Immediate interest credit on all net premiums in the first seven policy years

## Benefits of Indexed Interest Crediting



This is a hypothetical demonstration and does not indicate or guarantee future results. The demonstration assumes no withdrawals or rider charges. The S&P 500 Index results are without dividends.

## Indexed annuities provide upside interest potential and downside protection.

*This brochure is an overview of this policy and its features, and is not intended to provide full policy details. For complete policy details and applicable restrictions, please see the product disclosure. All policies subject to IRS and/or Plan rules and guidelines.*

## My Financial Professional is:

Name \_\_\_\_\_

Agency \_\_\_\_\_

Phone \_\_\_\_\_

Email \_\_\_\_\_

Annuity products issued by:

## Life Insurance Company of the Southwest®

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

1 Single premium contributions only permitted in first five policy years.

2 Assuming no withdrawals.

3 Guarantees subject to the claims paying ability of the issuing company.

4 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.

5 Policy and/or Riders subject to state availability.

SecurePlus Paramount 5 is Policy Form No. 20082 (0112) with Rider Form No. 20069(0112) or state variations thereof.

**Guaranteed Lifetime Income Rider (GLIR) is Rider Form Nos. 20135, 20136 or a state variation thereof. Loan Rider is For No. 20099(0112) or a state variation thereof. Nursing Care Rider is Form No 7648(0896) or state variation thereof.**

National Life Group® is a trade name of National Life Insurance Company, Montpelier, VT, Life Insurance Company of the Southwest (LSW), Addison, TX and their affiliates. Each company of National Life Group is solely responsible for its own financial condition and contractual obligations. LSW is not an authorized insurer in New York and does not conduct insurance business in New York.

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## SecurePlus PARAMOUNT® 5

FLEXIBLE PREMIUM INDEXED ANNUITY

**5%**  
Immediate  
Interest  
Credit

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

LR13018(0515)

Cat No 101950(0615)

SecurePlus Paramount 5 offers **5%** immediate interest credit on each premium paid in the first seven Policy Years<sup>1</sup>

## NEVER LOSE A PENNY

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

\*Assuming no withdrawals during withdrawal charge period.

## FLEXIBILITY

You have control of your money. Customize how you save. You can choose when to begin contributions, then stop, restart, or change your contributions in any year.

## GUARANTEED INCOME

Never outlive your savings! The Guaranteed<sup>3</sup> Lifetime Income Rider can give you the paycheck for life that you need for a secure retirement.

## 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<sup>4</sup>.



Offer tax-deferred growth, death benefit and Annuitization options



10% of accumulation value available after the first policy year as permitted by law.



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 stocks, equities, mutual funds, or variable annuities — **Build retirement savings without downside risk!**



Guaranteed Lifetime Income Rider (in states where approved) at an additional cost to provide a lifetime income while leaving you in control of your money. — **No annuitization required!**

### Crediting Method

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

Withdrawal Charges (%)										
Annuity Year	1	2	3	4	5	6	7	8	9	10
Standard – All Ages	10	9	8	7	6	5	4	3	2	1
Specific States*	8¼	8¼	7¼	6¼	5	4	3	2	1	0

\*AK, AL, CA, DE, MN, NE, NJ, OH, OK, OR, SC, TX, UT

### Issue Age:

- 0-80

### Premium Requirements:

- \$100 per month or 403(b)/457(b) Plan minimum (bank draft (PACP) or salary reduction/deduction)

### Cumulative Maximum Qualified Premium

- \$750,000 – age 0-70
- \$500,000 – age 71-75
- \$300,000 – age 76-80

### Cumulative Non-qualified Maximum Premium – Subject to limitations

- \$25,000 annual limit
- \$250,000 – age 0-75
- \$150,000 – age 76-80

### Riders:<sup>5</sup>

- Nursing Care Benefit Rider at no additional cost.
- Guaranteed Lifetime Income Rider, for an additional cost. (Required if initial premium exceeds \$25,000)

### Loans:<sup>5</sup>

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

Policies issued by Life Insurance Company of the Southwest