

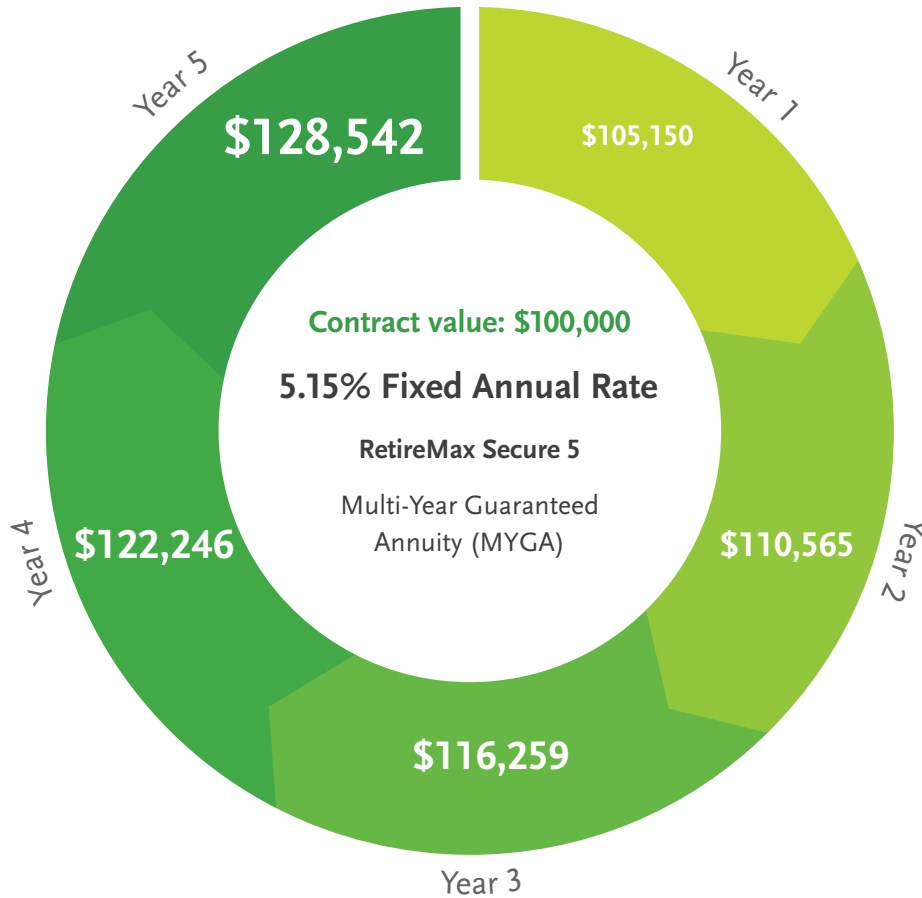


National Life Group®



Earn With Certainty

RetireMax Secure 5 with 5.15% Guaranteed rate for 5 Years.*



Products issued by
Life Insurance Company of the Southwest®

*Fixed annual rate is determined at issue and may be different than this illustrated rate.

RetireMax Secure 5 annuity, form series 7976. Policy Years are yearly periods which start on the issue date and on the same month and day each year thereafter.

National Life Group® is a trade name of National Life Insurance Company (NLIC), Montpelier, VT, its affiliates. Each company of National Life Group is solely responsible for its own financial condition and contractual obligations.

No bank or credit union guarantee | Not a deposit | Not FDIC/NCUA insured | May lose value | Not insured by any federal or state government agency

5 Reasons to Have a Single Premium Deferred Annuity (SPDA)



Securing your retirement



Guaranteed rate for 5 years



Tax-deferred growth



Never lose a penny of your deposit



Access to your money¹

Withdrawal charges are assessed during the early years of the contract if the contract owner surrenders the annuity based on the following schedule:

Withdrawal Charges						
Policy Year	1	2	3	4	5	6+
Charge	7%	7%	7%	6%	5%	0

In addition, withdrawals prior to age 59½ may be subject to a 10% federal tax penalty.

1. Withdrawals in year 1 and above 10% of the accumulated value in years 2-5 are subject to withdrawal charges