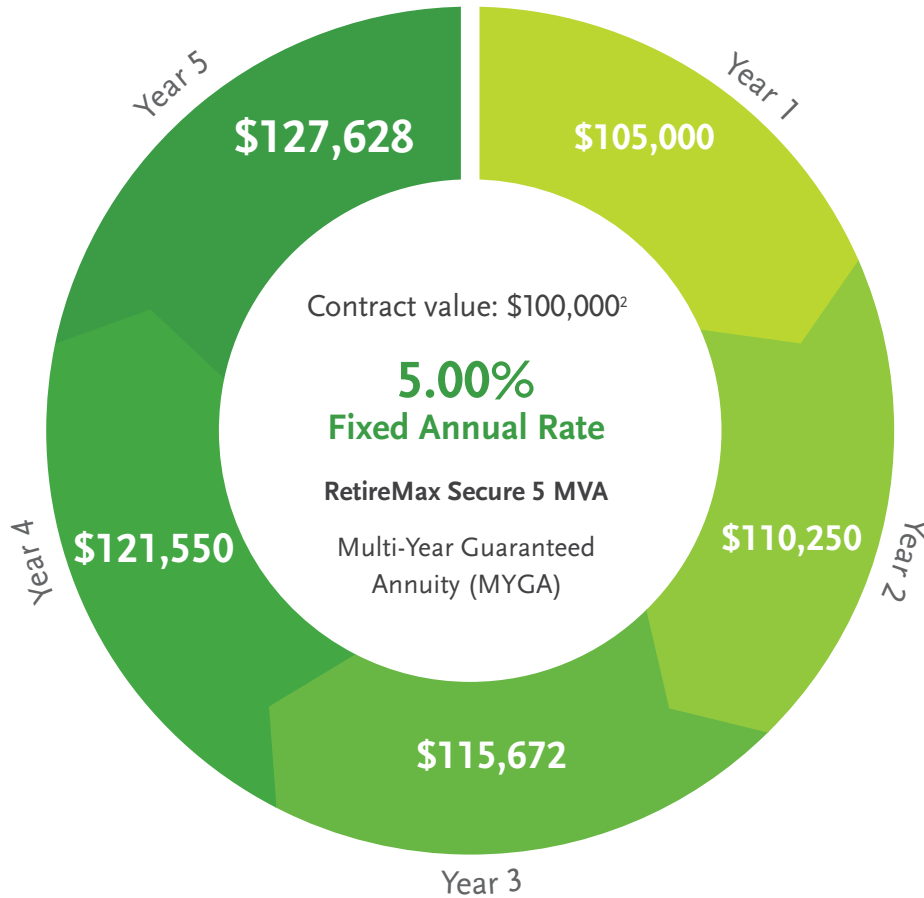




Earn With Certainty

RetireMax Secure 5 Market Value Adjustment (MVA) with 5.00% Guaranteed rate for 5 Years.¹



Products issued by National Life Insurance Company®

¹ Fixed annual rate is determined at issue and may be different than this illustrated rate.

² Deposit of \$100,000 or more earn 5.00%. Deposit below \$100,000 earn 4.70%.

RetireMax Secure 5 annuity, form series 20949(0224)MVA/ICC24-20949(0224)MVA. 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 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.

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 policy value³



Access to your money⁴

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.

³ Annuities are meant for long-term accumulation and designed for retirement purposes. 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. Assuming no withdrawals made during the surrender charge period and no rider charges. The companies of National Life Group and their representatives do not offer tax or legal advice. For advice concerning your own situation, please consult with your appropriate professional advisor.

⁴ Withdrawals in year 1 and above 10% of the accumulated value in years 2–5 are subject to withdrawal charges.

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

Guarantees are dependent upon the claims-paying ability of the issuing company

Single Premium Indexed Annuities
Current Rates¹ in Effect for New Policies issued on or after the Rate Effective Date

Product	Rider	Rate Effective Date*	Rate Option	Fixed Rate ³	S&P 500			Global Balanced		US Fundamental Balanced		
					Point-to-Point Cap 100% Par Rate	Monthly Sum Monthly Cap 100% Par Rate	Performance Trigger Rate	Point-to-Point Par Rate No Cap	Point-to-Point Par Rate No Cap			
					1 Year	2 Year	1 Year	1 Year	1 Year	2 Year	1 Year	2 Year
Zenith Growth 5	N/A	03/01/2026	Standard	2.30%	7.50%	16.50%	1.10%	6.00%	115%	165%	115%	165%
			Rate Booster ²	N/A	9.75%	23.00%	1.60%	7.50%	160%	230%	160%	230%
Zenith Growth 7	N/A	03/01/2026	Standard	2.50%	8.00%	17.50%	1.30%	6.50%	130%	185%	130%	185%
			Rate Booster ²	N/A	10.25%	25.00%	1.80%	8.00%	180%	250%	180%	250%
Zenith Growth 10	N/A	03/01/2026	Standard	2.60%	8.25%	18.50%	1.40%	6.75%	135%	190%	135%	190%
			Rate Booster ²	N/A	10.75%	27.00%	1.90%	8.25%	185%	255%	185%	255%
Growth Driver 7	N/A	03/01/2026	Standard	1.65%	5.75%	12.50%	0.90%	4.75%	85%	120%	85%	120%
			Rate Booster ²	N/A	7.75%	17.00%	1.40%	6.25%	130%	185%	130%	185%
Growth Driver 10	N/A	03/01/2026	Standard	1.70%	6.00%	13.00%	1.00%	5.00%	90%	125%	90%	125%
			Rate Booster ²	N/A	8.00%	17.50%	1.50%	6.50%	135%	190%	135%	190%
Zenith Income 7	GLIR Required	03/01/2026	Standard	2.40%	7.75%	16.50%	1.20%	6.25%	150%	220%	150%	220%
			Rate Booster ²	N/A	10.00%	24.00%	1.70%	7.75%	200%	285%	200%	285%
Zenith Income 10	GLIR Required	03/01/2026	Standard	2.50%	8.00%	17.50%	1.30%	6.50%	155%	225%	155%	225%
			Rate Booster ²	N/A	10.25%	25.00%	1.80%	8.00%	205%	290%	205%	290%
Income Driver 7	GLIR Required	03/01/2026	Standard	1.65%	5.75%	12.50%	0.90%	4.75%	100%	150%	100%	150%
			Rate Booster ²	N/A	7.75%	17.00%	1.40%	6.25%	150%	220%	150%	220%
Income Driver 10	GLIR Required	03/01/2026	Standard	1.70%	6.00%	13.00%	1.00%	5.00%	105%	155%	105%	155%
			Rate Booster ²	N/A	8.00%	17.50%	1.50%	6.50%	155%	225%	155%	225%

¹ The rates used for interest crediting are the higher of the rate shown or the contractual minimum guarantees.

² An annual charge of 1% will be assessed for the Rate Booster option.

³ This Fixed Rate applies to the Premium Account, the DCA Account, and the Declared Rate Account.

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Flexible Premium Indexed Annuities
Current Rates¹ in Effect for New Policies issued on or after the Rate Effective Date

Product	Rider	Rate Effective Date*	Rate Option	Fixed Rate ³	S&P 500			Global Balanced	US Fundamental Balanced
					Point-to-Point Cap 100% Par Rate	Monthly Sum Monthly Cap 100% Par Rate	Performance Trigger Rate	Point-to-Point Par Rate No Cap	Point-to-Point Par Rate No Cap
					1 Year	1 Year	1 Year	1 Year	1 Year
Flex Secure Growth 5	N/A	03/01/2026	Standard	2.10%	7.00%	1.00%	5.50%	105%	105%
			Rate Booster ²	N/A	9.25%	1.50%	7.00%	150%	150%
Flex Secure Growth 7	N/A	03/01/2026	Standard	2.30%	7.50%	1.10%	6.00%	115%	115%
			Rate Booster ²	N/A	9.75%	1.60%	7.50%	160%	160%
Flex Secure Growth 10	N/A	03/01/2026	Standard	2.40%	7.75%	1.20%	6.25%	120%	120%
			Rate Booster ²	N/A	10.00%	1.70%	7.75%	165%	165%
Flex Secure Growth Bonus 10	N/A	03/01/2026	Standard	1.70%	6.50%	1.00%	5.00%	100%	100%
			Rate Booster ²	N/A	8.50%	1.50%	6.50%	150%	150%
Flex Select Income 10	GLIR Required	03/01/2026	Standard	2.30%	7.50%	1.10%	6.00%	150%	150%
			Rate Booster ²	N/A	9.75%	1.60%	7.50%	195%	195%

1 The rates used for interest crediting are the higher of the rate shown or the contractual minimum guarantees.

2 An annual charge of 1% will be assessed for the Rate Booster option.

3 This Fixed Rate applies to the Premium Account and the Declared Rate Account.

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Single Premium Multi-Year Guaranteed Annuities – New Policies
Current Rates¹ in Effect for premiums received on or after the Rate Effective Date

Product	Rate Effective Date*	Interest Rate		Rate Guarantee Period
		\$100K+	Below \$100K	
RetireMax Secure 5 MVA	03/26/2026	5.00%	4.70%	5 Years
RetireMax Secure 5	03/26/2026	4.60%	4.30%	5 Years
RetireMax Secure 3 MVA	12/16/2025	4.60%	4.30%	3 Years
RetireMax Secure 3	12/16/2025	4.20%	3.90%	3 Years

¹ The rates used for interest crediting are the higher of the rate shown or the contractual minimum guarantees.

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Rate Lock

There are different situations that will determine the interest rate, participation rate and/or cap a single premium policy will receive. SPDAs are inclusive of fixed indexed annuities (FIA) including products with 90-day premium window, traditional fixed annuities (FA) and multi-year guaranteed annuities (MYGA) that only allow for one premium payment.

Policy Rates are the Same or Higher Upon Receipt of Funds

Situation – Policy rates have not changed

In this situation the policy rate on the day National Life receives the premium is the same as it was on the day the application was received by National Life.

Result – the policy will have the rate in effect on application receipt date

Situation – Product rates have increased before money received

In this situation the application has been received by National Life. Before money is received a policy rate increase goes into effect and National Life receives the premium while the new rate is in effect.

Result – the policy will receive the increased rate

Policy Rate Decrease Prior to Receipt of Funds

In this situation the application was received by National Life *prior* to the rate change date; however, the premium is received *after* the rate decrease is effective.

Result – the SPDA Rate Lock will determine the rate on the policy.

Rate Lock Guidelines

Rate Lock will lock the policy rate in effect on the date National Life received the application for 60 calendar days from the original application receipt date

Money received by National Life within Rate Lock period – policy will have the rate effective on the application receipt date

Money received by National Life after Rate Lock period – policy will have the current rate in effect on the date money is received (continued)

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Examples

1. Application is at National Life for 10 days, then there is a decrease in policy rates – money must be received within 50 days of the rate change to receive the locked rate
2. Application is at National Life for 50 days, then there is a decrease in policy rates – money must be received within 10 days of the rate change to receive the locked rate

An application can only be rate locked once. If a subsequent decrease occurs during the rate lock period, it will not restart the rate lock period.

SPDA policies with a 90-day premium window, all premiums received before the end of the applicable rate lock period will receive the locked rate. Premium received after the rate lock period will receive the rate in effect on the date the premium was received.

Rate Lock applies to initial policy rates and does not apply to the NAIC Index Minimum Guaranteed Interest Rate.

To receive rate lock, applications must be received at the National Life home office. Submission to agency, broker dealer or any other entity for preprocessing does not lock the rate, the organization must send the application to National Life home office prior to the rate change date to lock the rate.

Flexible Premium Deferred Annuities (FPDA)

All premium payments into a FPDA will receive the policy rate in effect on the date money is received by National Life. There is not a Rate Lock provision for the first or any other premium payment. FPDAs are inclusive of fixed indexed annuities (FIA) and traditional fixed annuities (FA) that allow for ongoing premium payments.

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The total amount of transaction and replication costs is not predictable and will depend on a number of factors, including the leverage of the Index, which may be as high as 200%, the performance of the indexes underlying the Index, market conditions and the changes in the market states, among other factors. The transaction and replication costs, which are increased by the Index's leverage, and the maintenance fee will reduce the potential positive change in the Index and increase the potential negative change in the Index. While the volatility control applied by the Index may result in less fluctuation in rates of return as compared to indices without volatility controls, it may also reduce the overall rate of return as compared to products not subject to volatility controls.

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