



National Life  
Group®

Experience Life®

# Annuity Products at a Glance

Fixed indexed annuity products issued by Life Insurance Company of the Southwest, with the following features:

- No administrative fees for the base policy
- Tax-deferred growth, death benefit and annuitization options
- 10% of accumulation value available after the first policy year, as permitted by law
- Choice of multiple index crediting strategies without direct investments in the equities market
- Most offer the Guaranteed Lifetime Income Rider to provide a lifetime income while leaving your client in control of their money

Products issued by  
**Life Insurance Company of the Southwest®**

# FIT Retirement Series

## Flexible Premium Deferred Annuities (Indexed)

### Flexible Premium Requirements

- \$100 per month Salary Reduction/Deduction or PACPr
- or \$5,000 lump sum

### Maximum Annual Premium

- Policy years 1-5: None
- Policy years 6+: \$50,000, and only Salary Reduction/Deduction or auto bank draft is accepted

### Cumulative Maximum Premium

- Ages 0-70: \$1,000,000
- Ages 71-75: \$750,000
- Ages 76-80: \$500,000

### Interest Crediting Strategies

- Annual Point-to-Point S&P 500 Index
- Annual Monthly Sum Cap S&P 500 Index
- Barclays Low Volatility 5 Index
- Bank of America/Merrill Lynch Graded Portfolio Allocation (GPA) Index
- Declared Crediting Strategy

### Emergency Access Waiver

Available for policies in 403(b) or 457(b) status and if policy is eligible for a distribution:

- For Unforeseen Emergency Distributions:
  - Policy must be in force for one year and distribution payable to the annuitant is approved by the Plan/TPA
  - All Withdrawal Charges and MVA are waived
- For Separation from Service or Disability:
  - Policy must be in force for one year and the policy owner must be separated from service from the plan sponsor or disabled
  - Distributions payable to the annuitant will have the Withdrawal Charge and MVA waived on:
    - 20% of the Accumulation Value in years 2-4
    - 100% of the Accumulation Value in years 5+

Distribution is subject to IRS taxes and, if applicable, IRS 10% early distribution penalty

### FIT Secure Growth

Maximum upside interest potential for long-term accumulation. Ideal for retirement savers with a horizon of 11 years or more.

- Issue Ages 0-80
- 9 Year Declining Surrender
- Riders & Features (in states where approved):
  - Nursing Care Benefit Rider at no additional cost
  - Terminal Illness Benefit Rider at no additional cost
  - Emergency Access Waiver for 403(b) and 457(b) policies, if plan permits
  - Penalty Free Withdrawals up to 10% of Accumulation Value after one year. Withdrawals from an annuity within a retirement plan may be subject to plan restrictions.
  - Loans for 403(b)/457(b) policies, if plan permits
  - Required Minimum Distribution (RMD) Waiver
  - Crediting Strategy Transfers, allowed at the end of an account year with 15-day written notification

### FIT Rewards Growth

Offers a 5% Immediate Interest Credit to jump-start savings for short-term accumulation. Ideal for retirement savers with a time horizon of 10 years or less.

- Issue Ages 0-75
- 9 Year Declining Surrender
- Riders & Features (in states where approved):
  - 5% Immediate Interest Credit for premiums paid in the first eight years
  - Nursing Care Benefit Rider at no additional cost
  - Terminal Illness Benefit Rider at no additional cost
  - Emergency Access Waiver for 403(b) and 457(b) policies, if plan permits
  - Penalty Free Withdrawals up to 10% of Accumulation Value after one year. Withdrawals from an annuity within a retirement plan may be subject to plan restrictions.
  - Loans for 403(b)/457(b) policies, if plan permits
  - Required Minimum Distribution (RMD) Waiver
  - Crediting Strategy Transfers, allowed at the end of an account year with 15-day written notification

## FIT Select Income

Provides an Activation Bonus and built-in increase in income when interest is credited. Ideal for policy owners with a savings horizon of 11 years or more.

- Issue Ages 25-75
- 9 Year Declining Surrender
- Riders & Features (in states where approved):
  - Guaranteed Lifetime Income Rider (GLIR), required at an additional cost
    - Income Activation Bonus scales up the guaranteed withdrawal payment based on the policy year when lifetime withdrawal payments are initiated.
    - Increasing Income Feature can increase the amount of guaranteed withdrawal payments when index interest is credited to the policy.
  - Nursing Care Benefit Rider at no additional cost
  - Terminal Illness Benefit Rider at no additional cost
  - Emergency Access Waiver for 403(b) and 457(b) policies, if plan permits
  - Penalty Free Withdrawals up to 10% of Accumulated Value after one year. Withdrawals from an annuity within a retirement plan may be subject to plan restrictions.
  - Loans for 403(b)/457(b) policies, if plan permits
  - Required Minimum Distribution (RMD) Waiver
  - Crediting Strategy Transfers, allowed at the end of an account year with 15-day written notification

## FIT Certain Income

100% predictable income and bonus on benefit calculation base. Ideal for policy owners with a shorter savings time horizon of 10 years or less.

- Issue Ages 25-80
- 9 Year Declining Surrender
- Riders & Features (in states where approved):
  - Guaranteed Lifetime Income Rider (GLIR), required at an additional cost
    - Benefit Calculation Base offers 6% annual simple Rollup Rate until the earlier of income election or at the 30th policy year.
    - Upfront 12% Bonus is added to the Benefit Calculation Base for all premiums paid in the first 30 years.
  - Nursing Care Benefit Rider at no additional cost
  - Terminal Illness Benefit Rider at no additional cost
  - Emergency Access Waiver for 403(b) and 457(b) policies, if plan permits
  - Penalty Free Withdrawals up to 10% of Accumulated Value after one year. Withdrawals from an annuity within a retirement plan may be subject to plan restrictions.
  - Loans for 403(b)/457(b) policies, if plan permits
  - Required Minimum Distribution (RMD) Waiver
  - Crediting Strategy Transfers, allowed at the end of an account year with 15-day written notification

# Flexible Premium Deferred Annuities (Indexed)

## Flexible Premium Requirements

- \$100 per month or 403(b)/457(b) Plan minimum (bank draft (PACP) or salary reduction/deduction)
- Lump sum payments only permitted for policies with active flex premium.

## Cumulative Maximum Premium

- Issue ages 0-70: \$1,000,000
- Issue ages 71-75: \$700,000

- Issue ages 76-80: \$400,000
- Issue ages 81-85: \$300,000

## Nonqualified Annual Premium Limits

- Issue ages 0-75: \$250,000 First Policy Year
- Issue ages 76-85: \$150,000 First Policy Year
- \$50,000 Renewal Policy Year
- Loans available for 403(b)/457(b) policies, if plan permits

## SecurePlus® Paramount 5

Offers a 5% immediate interest credit on flexible premiums paid in the first 7 years and on lump sum premiums for the first 5 years. Ideal for new retirement savers with a savings horizon of 10 years.

- Issue Ages 0-80
- 10 Year Declining Surrender
- Available Riders:
  - Guaranteed Lifetime Income rider, for additional cost<sup>1</sup>
  - Nursing Care Benefit Rider at no additional cost

## SecurePlus® Elite 5

Offers a 5% bonus accumulation value that transfers in years 11-15. Ideal for retirement savers with a savings horizon of 15 years or more.

- Issue Ages 0-55
- 12 Year Declining Surrender
- Available Riders:
  - Guaranteed Lifetime Income Rider (optional) for an additional cost<sup>1</sup>
  - Terminal Illness Benefit Rider at no additional cost

## SecurePlus® Gold

Ideal for policy owners with a savings horizon of 10 years or more, that allows them to realize competitive rates within their time frame.

- Issue Ages 0-85
- 10 Year Declining Surrender
- Available Riders:
  - BONUS Guaranteed Lifetime Income rider, for additional cost
  - Nursing Care Benefit Rider at no additional cost

## SecurePlus® Platinum

Ideal for policy owners with a long-term retirement savings horizon of 15 years or more, that are seeking the highest rates possible.

- Issue Ages 0-80 (0-53 in AK, AL, CA, DE, IL, MN, NV, OH, OK, PA, SC, TX, UT, & WA; 0-64 in FL)
- 15 Year Declining Surrender
- Available Riders:
  - BONUS Guaranteed Lifetime Income rider, for additional cost
  - Nursing Care Benefit Rider at no additional cost

## SecurePlus® Reliance

Ideal for policy owners looking for a benefit responsive option with waiver of withdrawal charges based on certain criteria.

- Issue Ages 0-75
- 10 Year Declining Surrender
- Available Riders:
  - BONUS Guaranteed Lifetime Income rider, for additional cost<sup>1</sup>
  - Terminal Illness Rider at no additional cost

## Benefit Responsive (Waiver of Withdrawal Charge) Criteria:

Withdrawal charges will be waived if the annuitant is age 55 or older, the policy has been in force for 5 policy years, no outstanding loans, and 1 of the following occurs to the Annuitant:

- Becomes disabled based on the Social Security definition
- Separates from service from the employer sponsoring the plan
- Annuitant is as a reservist in the U.S. military or National Guard, is called to active duty and is eligible for a distribution that is exempt from any IRS penalty tax

# Single Premium Deferred Annuities (Indexed)

## Premium Requirements

- Minimum Premium: \$10,000
- Maximum Premium
  - Issue ages 0-70: \$1,000,000
  - Issue ages 71-75: \$700,000
  - Issue ages 76-80: \$400,000
  - Issue ages 81-85: \$300,000
- 10 Year Surrenders on all SPDAs
- Loans available for 403(b)/457(b) policies, if plan permits
- Market Value Adjustment on FIT Series in all states, except California
- Available Riders:
  - Nursing Care Rider at no additional cost
  - Terminal Illness Benefit Rider at no additional cost
  - Guaranteed Lifetime Income Rider at an additional cost on most products

## FIT Foundation

Ideal for people who are willing to let their savings build for at least ten years. 3% immediate interest credit. No cost Nursing Care and Terminal Illness Riders.

- Issue age 0-85

## FIT Guaranteed Income

Designed for people who are seeking a policy to provide lifetime income. Bonus Guaranteed Lifetime Income Rider is required and must be elected at issue. FIT Guaranteed Income with GLIR can help turn savings into retirement income that can never be outlived.

- Issue age 35-85

## FIT Income Plus

Designed for retirement planners to pre-retirees. This product is for those who want to use a segment of savings for a lifetime income stream in retirement. Guaranteed Lifetime Income Rider is required and must be elected at issue. Choice of GLIR Leveraging or GLIR Stacking. GLIR Leveraging if client wants to maximize their ability to capture market gains and won't need to start taking income for at least 10 years. GLIR Stacking if client wants to take advantage of index growth but are concerned with protecting their retirement and plan to start taking guaranteed lifetime income in the next 5 to 7 years.

- Issue age 35-75

## FIT Choice

FIT Choice is a single premium fixed indexed annuity designed for retirement planners to pre-retirees. This product is for those who want to use a segment of

savings for a lifetime income stream in retirement. Has a 9 year withdrawal charge period that starts with an 8% withdrawal charge. Guaranteed Lifetime Income Rider is required and must be elected at issue. Choice of Max Bonus; which provides a one time Activation Bonus at election of income that raises the amount of income you receive in retirement or Split Bonus GLIR; which splits the bonus between a one-time Immediate Interest Credit on the Accumulation Value at issue and a one-time Activation Bonus at election of income that raises the amount of income you receive in retirement.

- Issue Age 35-75

## SecurePlus® Marquee 8/Preferred 6

Ideal for policy owners looking for a balanced approach between their accumulation value and their income potential with an 8% (Marquee 8) or 6% (Preferred 6) Bonus Accumulation Value vested in years 11-15. Offers an enhanced death benefit that allows the policy owner to leave their beneficiaries their Benefit Calculation Base (GLIR) if the policy owner does not activate their lifetime income.

- Issue age 0-80 (54 in OH)

## SecurePlus® Marquee 3/Preferred 2

Ideal for policy owners looking for a balanced approach between their accumulation value and their income potential with a 3% (Marquee 3) or 2% (Preferred 2) immediate interest credit on net initial premium. Offers an enhanced death benefit that allows the policy owner to leave their beneficiaries their Benefit Calculation Base (GLIR) if the policy owner does not activate their lifetime income.

- Issue age 0-85



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

Riders may not be available in all states.

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