



TOP 10 REASONS to Purchase an Indexed Annuity

10. I trust insurance carriers more than I trust banks.

- From 2008 to Present, 525 Banks in the US failed.¹
- From March 2008 to Present, 0 Insurance carriers failed (15 entered receivership.)

9. I want the money to go to my family if I die.

- Indexed annuities pay the full accumulation value upon death of the annuitant.
- Properly designated beneficiaries ensure that annuities will not have to go through probate.

8. I want the benefits of triple compounding.

- Earning interest on my contributions
- earning interest on my interest
- earning interest on the money that I would have paid in taxes.²



7. I want access to my money.

- After the 1st policy year, you may withdraw up to 10% of your accumulation value without application of withdrawal charges.³
- Annuitization with a life payout.
- No penalties from insurance carrier in the event of nursing home confinement or terminal illness. (In approved States, subject to rider limitations.)

Life Insurance Company of the Southwest®

¹ Source—FDIC Failed Bank List; NOLHGA Facts and Figures.

² Taxes are paid at the time of withdrawal

³ Subject to IRS qualified plan guidelines. Withdrawals prior to age 59½ may be subject to IRS 10% early distribution penalty.

⁴ Source—Social Security Bulletin, Vol. 65, No. 3

⁵ Guarantees are based on the claims-paying ability of the issuing companies.

National Life Group is a trade name of National Life Insurance Company, Montpelier, VT and its affiliates. Each company of the National Life Group is solely responsible for its own financial condition and contractual obligations. Life Insurance Company of the Southwest® is licensed to do business in 49 states and the District of Columbia. It is not licensed to do business in New York.

6. I want an income stream, regardless of how long I live.

- Lifetime Income Riders offer protection against outliving savings.

5. I need to supplement my Social Security payments.

- Currently Social Security benefits are only intended to provide for 40% of retirement income—future benefits will likely provide for less.⁴

4. The power of the annual reset.

- Interest locked in to accumulation value annually.
- Provides opportunity when the index is up and protection when the index is down.
- Zero is my Hero—an indexed annuity with annual interest may earn 0% interest in a year, but never a negative amount. Because of the annual reset, the index does not have to make-up value from a down year. The index's year-end value becomes the year-start value.

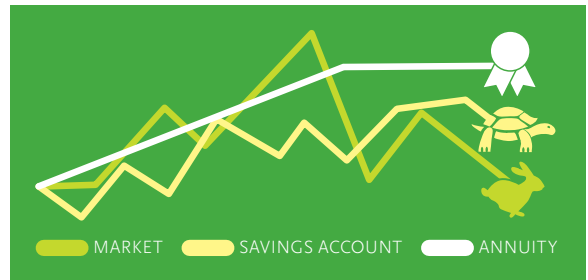


3. Time my annual issue dates

- Market timing is not necessary on indexed annuities

2. I want the Ability to Outpace other fixed money products

- Indexed annuity rates have the potential to be considerably higher than other secure/conservative investment options like Savings bonds, Savings Accounts, Certificates of Deposit (CDs), and Checking Accounts.



1. I am risk averse.

- I am looking to save money for retirement,
- I am not comfortable losing money
- Annuities offer guaranteed⁵ safety of principal and guaranteed minimum return

