



A CLOSER LOOK

Enhancer Bonuses

Meet Joan

"My husband and I have 10 years to retirement, so these earning years are crucial to our long-term financial security. I need to make sure he's protected financially if something happened to me. I also want to make sure that the financial product I choose can help contribute to our income plan. I'm willing to be aggressive to seek greater growth potential."

Background:

- **Age:** 50, married, no children
- **Occupation:** Sr. Marketing Director
- **Situation:** 10 years to retirement, wants a high-growth strategy, positive market outlook

Goals:

- Protect her husband financially from the unexpected.
- Potential to grow her future assets, especially for retirement.
- Flexible growth potential based on her market outlook.
- Have cash available for emergencies

Joan's* Needs:

Joan wants to make sure that her husband could carry on financially if something happened to her. She also wants to grow her nest egg as much as she can in the final stretch to retirement. Much of her retirement savings is already at risk in the market. She would like another product to accumulate cash without the unlimited downside of the market. She is willing to take on some risk for greater potential interest crediting.

One Insurance Policy Does All of These:

SummitLife Indexed Universal Life

Products issued by:

Life Insurance Company of the Southwest®

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.

* This is a hypothetical example and is not the story of an actual client.

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

Joan's Solution:

SummitLife Indexed Universal Life Insurance with Enhancer Bonuses

Three Enhancer Bonuses Provide Options to Capture the Upside Joan Wants

Joan seeks advice from her financial professional and purchases a SummitLife policy with a \$1 million death benefit. Because retirement savings is another goal, she can also use her policy to grow her cash value in several ways. SummitLife offers five indexed crediting options that credit interest based in part on the changes of market indexes, referred to as upside potential. The 0% or 1% floor¹ (depending on the index strategy chosen) helps ensure that cash value in that strategy won't be reduced due to a decline in the index. This is referred to as downside protection.




Even better, Joan can choose among three bonus levels to help maximize her upside potential based on how she feels about the index's direction.



¹ The 0% or 1% "floor" provided by an indexed universal life policy ensures that during crediting periods where the index is negative, that no less than 0% or 1% interest is credited to the index strategy. However, monthly deductions continue to be taken from the account value, including a monthly policy fee, monthly expense charge, cost of insurance charge, and applicable rider charges, regardless of interest crediting.

How the Enhancer Bonuses Work²

With three options to choose from, Joan can pick the bonus she feels best suits her current risk tolerance and market outlook. For additional flexibility, Joan can elect Enhancer Plus or Enhancer Max and back again as best suits her situation.

Bonus Option	Market Outlook ^{**}	
Enhancer 	Optimistic	Every SummitLife policy comes with the base level Enhancer at no extra cost. Enhancer may be ideal for a person who is buying SummitLife for its protection and cash value accumulation potential but is not interested in paying for any additional index crediting potential. With Enhancer, if the index strategy earns interest, Enhancer provides a small bonus. For crediting periods when the index declines, no bonus is credited.
Enhancer Plus 	More Optimistic	Enhancer Plus is the next step up the cost/potential reward ladder. Enhancer Plus is ideal for a person who has a moderately positive outlook on the index and is willing to take a small cost in order to increase their upside potential. The cost is deducted every year, but the bonus is only credited if the index strategy earns interest.
Enhancer Max 	Most Optimistic	Enhancer Max is designed for a person with an aggressive outlook on the index who wants the greatest potential bonus in exchange for the highest cost. As with Enhancer Plus, the cost is deducted every year, but the bonus is only credited if the index strategy earns interest.

² Enhancer, Enhancer Plus and Enhancer Max only credit a bonus in crediting periods where interest is credited to that strategy, beginning in year 2. If no indexed interest is credited for that period, no bonus will be credited. The charge for Enhancer Plus and Enhancer Max begins in year 1 and occurs for every crediting period regardless of whether interest is credited.

^{**}Market outlook is subjective and an individual choice based on many personal preferences and risk comfort levels. Talk with your financial professional before choosing an Enhancer bonus option or making any other important financial decisions.

SummitLife Indexed Universal Life Insurance: Protecting what matters most.

Joan's permanent death benefit protection and cash value accumulation potential with three choices of Enhancer bonus levels are among many SummitLife features and benefits to help her out, such as:

- Flexible coverage and premiums, which let her make adjustments, up or down, if her situation changes.³
- A Lifetime Income Benefit Rider,⁴ which will guarantee a tax-free retirement income stream for the rest of her life once criteria are met to exercise it.
- Plus many optional riders that may offer Joan financial protection and peace of mind in light of the unexpected.

To help you decide if SummitLife is right for you, contact your financial professional.

SummitLife Indexed Universal Life Insurance, form series 20608(0119)/ICCI9-20608(0119), LSW Flexible Accumulated Value Enhancement Rider (Enhancer, Enhancer Plus, Enhancer Max), form series 20644(0119)/ICCI9-20644(0119), and the Lifetime Income Benefit Rider, form series 20266(0614) are underwritten by Life Insurance Company of the Southwest, Addison, TX.

³ It is possible that coverage will expire when either no premiums are paid following the initial premium, or subsequent premiums are insufficient to continue coverage.

⁴ The Lifetime Income Benefit Rider provides a benefit for the life of the insured if certain conditions are met, including but not limited to the insured's attained age being between age 60 and 85, and that the policy has been in force at least 10 years. Insufficient policy values, outstanding policy loans and other considerations may also restrict exercising the rider. Receipt of income benefits will reduce the policy's cash value and death benefit and may terminate other riders or reduce their benefits. There is a monthly charge from the Index segment value during the income payment period. The Lifetime Income Benefit Rider is optional and available at policy issue. Benefit payments are funded via tax-free policy loans, which will reduce the policy's cash value and death benefit.