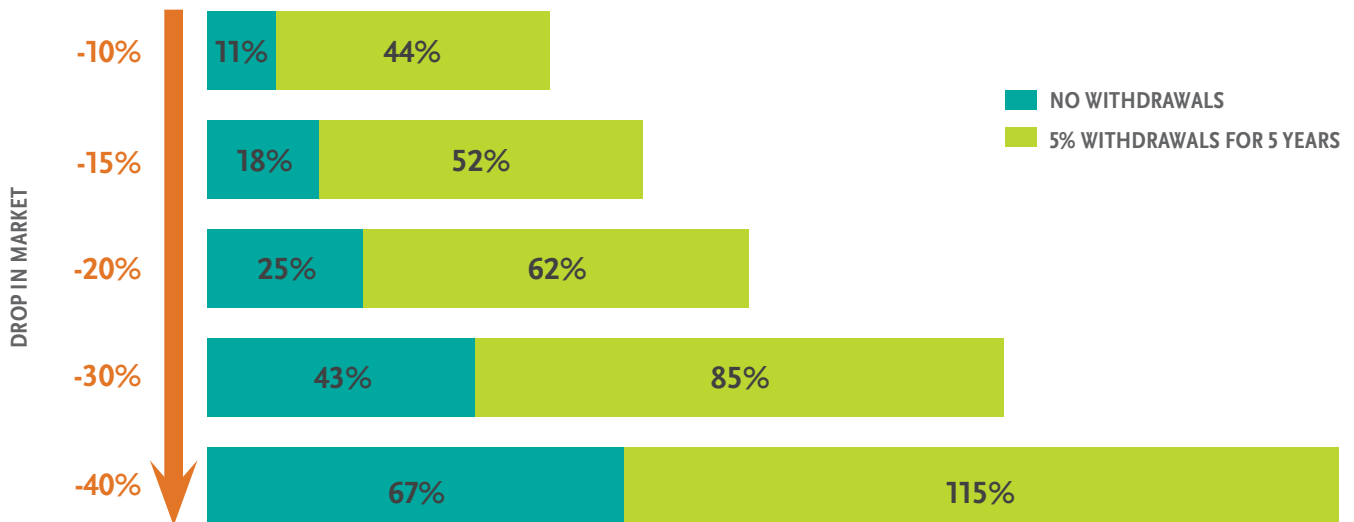


# Making Up is Hard to Do

## SAVE CONFIDENTLY WITH A FIXED INDEXED ANNUITY

Market drops can be difficult to fully recover from, especially when withdrawals are being taken from your account. Restoring your gains to the original value can take years.

### Total Cumulative Gain Required to Return to Original Value After Market Drop



Hypothetical example for illustrative purposes only. Does not represent the actual results of any particular investment or insurance product.

### Retirement Saving with Peace of Mind

When your money is in a fixed indexed annuity, losing value due to market declines is a worry you do not have<sup>1</sup>. In years when the market is down, the zero percent floor is your hero. While no interest is credited for that year, you will not lose any of your premiums paid or interest earned due to the downturn of the market<sup>2</sup>.

Your financial representative can tell you more about the zero percent floor protection and other features that help you retire with confidence.

Products issued by

### Life Insurance Company of the Southwest®

National Life Group® is a trade name of National Life Insurance Company (NLIC), Montpelier, VT, Life Insurance Company of the Southwest (LSW), Addison, TX and their affiliates. Life Insurance Company of the Southwest is not an authorized insurer in New York and does not conduct insurance business in New York.

<sup>1</sup> Assuming no withdrawals during withdrawal charge period.

<sup>2</sup> The 0% "floor" provided by an indexed annuity ensures that during crediting periods where the index is negative, that no less than 0% interest is credited to the index strategy. Rider charges continue to be deducted regardless of whether interest is credited. Indexed annuities do not directly participate in any stock or equity investments.

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