



RetireMax Secure Transition Rules

AUGUST 2024

Effective date: August 24, 2024

Transition

There will be a transition window, where we will accept applications for both the old RetireMax Secure 5 MYGA and the new RetireMax Secure 3 and RetireMax Secure 5 MYGAs (with and without MVA).

On 08/24/2024, the new products will become the default options in eApp, but the old RetireMax Secure 5 MYGA will be available through 9/26/2024.

	Prior to 8/24/2024	Old RetireMax Secure 5
App Signed Date	8/24/2024–9/26/2024	eApp will default to the new RetireMax Secure products, but both the old and the new will be available*
	9/27/2024 or after	New RetireMax Secure products

**Please note, that switching from one product to another will require a new application to be submitted.*

Rate Lock

The new RetireMax Secure 3 and RetireMax Secure 5 MYGAs will have a rate lock period of 60 days instead of 90 days.

Policy In House

If you have a RetireMax Secure 5 application in house and would like to switch it to one of the new RetireMax Secure 3 or RetireMax Secure 5 MYGAs, contact your case manager and submit a new application.

Issued RetireMax Secure 5

If a RetireMax Secure 5 policy was issued on or after 07/27/2024, there is a 30-day free look window. During that time, a policy can be withdrawn without charges and a new application can be submitted. To process a free look, form 2748 would be required, along with a new application.

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. Each company of National Life Group is solely responsible for its own financial condition and contractual obligations. Life Insurance Company of the Southwest is not an authorized insurer in New York and does not conduct insurance business in New York.

Centralized Mailing Address: One National Life Drive, Montpelier, VT 05604 | 800-906-3310 | www.NationalLife.com