



National Life
Group®



Nursing Care Rider

FIXED AND FIXED INDEXED ANNUITIES

As an added benefit to specific annuities issued by Life Insurance Company of the Southwest® (LSW), the Company offers a Nursing Care Rider, dependent upon state availability. There is no additional cost for the Nursing Care Rider. The Nursing Care Rider will eliminate Withdrawal Charges for Policyowners who require long-term care and who choose to make withdrawals from their annuities if;

- The Owner stays in a hospital and/or professional long-term care facility for 60 days or longer. Withdrawal requests and documentation must be filed no later than 60 days after the end of the stay
- The Policy has been in force longer than one year when the Owner's hospital and/or long-term care stay begins
- The maximum aggregate withdrawal for all of the Owner's Policies with this benefit does not exceed \$250,000.
- Additional requirements apply. (Contact your agent for full details.)

If the Owner is 76 or older on the issue date of the Policy, all of the preceding provisions apply. Further, the waiver of Withdrawal Charges will only apply to a maximum withdrawal of 25% of the Accumulation Value, and only one such withdrawal will qualify for the waiver.

The Nursing Care rider (LSW Rider Form No. 7648) is currently available in all states except CA, IL, LA, MA, MT, NH, NJ, PA, SC, SD, WA, WV and WI. For policies issued as a 403(b) in TX, OR or NC, the Nursing Care Rider is not available.

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.

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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

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