



RetireMax Secure

MULTI-YEAR GUARANTEED ANNUITY

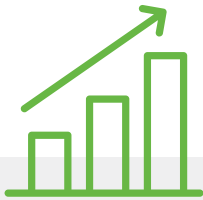
Earn With Certainty

- Guaranteed interest rate¹ for three or five² policy years³
- Grow retirement savings, tax deferred⁴
- Protected from market risk
- MVA option with higher interest rate
- No fees or expenses



Ideal For

Individuals who want to lock in a high interest rate and grow savings without paying taxes every year on earned interest.⁵



Guaranteed Growth

Lock in a guaranteed interest rate for years. After the initial term, the fixed interest rate is declared by National Life Group.



Tax Deferred

Savings grow faster when interest compounds without being taxed.⁶



Protection

Never lose a penny of your account value. Protect your money (and earned interest) from market downturns.⁷



Access to Money

Withdraw cash up to 10% annually without penalty, starting in year two. Some withdrawal charges may be waived for qualifying long-term care or terminal illness.⁸

“I want to lock in growth for years at today's high interest rates.”

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.

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

Issue Ages:	0–90	
Minimum Premium:	\$25,000	
Maximum Premiums:	Ages 0–70	\$2,000,000
	Ages 71–75	\$1,500,000
	Ages 76–80	\$1,000,000
	Ages 81–85	\$500,000
	Ages 86–90	\$250,000
Higher amounts available with home office approval.		

Today's Date: _____

Guaranteed Interest Rate: _____

Calculate how fast your savings will grow at natl.life/calculator or scan the QR code below.



Financial Strength Ratings*

for Life Insurance Company of the Southwest as of August 6, 2024

A+ (Superior)

BY A.M. BEST
Second highest of 16 rankings

A+ (Strong)

BY STANDARD & POOR'S
Fifth highest of 21 rankings

A1 (Good)

BY MOODY'S
Fifth highest of 21 rankings

Do good. Be good. Make good.

Retiremax Secure annuity, form no. 20949.

*Ratings subject to change.

1. Guarantees are based on the claims paying ability of the issuing company.
2. The fixed annual interest rate is determined at issue. RetireMax Secure 3 guarantees a fixed interest rate for 3 years; RetireMax Secure 5 guarantees a fixed interest rate for 5 years. The Market Value Adjustment (MVA) version of RetireMax Secure 3 or RetireMax Secure 5 may have a higher fixed interest rate than the non-MVA version. Ask your agent for details.
3. Policy years are yearly periods that start on the issue date and on the same month and day each year thereafter.
4. Buying an annuity within an IRA or other tax-deferred retirement plan doesn't give you any extra tax benefits. If you're thinking about purchasing an annuity as part of a retirement plan, base your decision on the annuity's features and benefits, and on its risks and costs, not on tax considerations.
5. Withdrawals prior to age 59½ may be subject to a 10% Federal Tax Penalty.
6. All withdrawals made from annuities with pre-tax contributions are taxed as ordinary income. All withdrawals from an annuity purchased with non-qualified monies are taxable as ordinary income only to the extent there is a gain in the policy.
7. Retiremax Secure has withdrawal charges that are assessed during the early years of the contract if the annuity is surrendered.
8. Depending on state availability. Use the Nursing Care Rider or Terminal Illness Rider to access a portion of your accumulation value without a withdrawal charge if you become confined to a nursing care facility or are diagnosed with a terminal illness, starting in year two. See your policy for full details.

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