



National Life
Group®

Terminal Illness Benefit Rider

FIXED AND FIXED INDEXED ANNUITIES

As an added benefit to specific Life Insurance Company of the Southwest® (LSW) annuities, LSW offers a Terminal Illness Benefit Rider, dependent on state availability. There is no additional cost for the Terminal Illness Benefit Rider. The Terminal Illness Benefit Rider will eliminate Withdrawal Charges for the Annuitant on one withdrawal if;

- The Policy/Certificate has been in force longer than one year at the onset of the Terminal Illness
- There is written certification by a physician that the medical condition will result in the death of the Annuitant within 12 months or less from the date of the physicians statement
- The maximum aggregate withdrawal for all of the Owners Policies/Certificates does not exceed \$250,000.

The Terminal Illness Benefit Rider (LSW Rider Form No. 7649) is currently available in all states EXCEPT CA, IL, LA, MA, MO, MT, NH, NJ, OR, PA, SC, UT, WV, and WI.

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 05604-5555 | Home Office: Addison, TX

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.

For Agent Use Only – Not For Use With The Public