

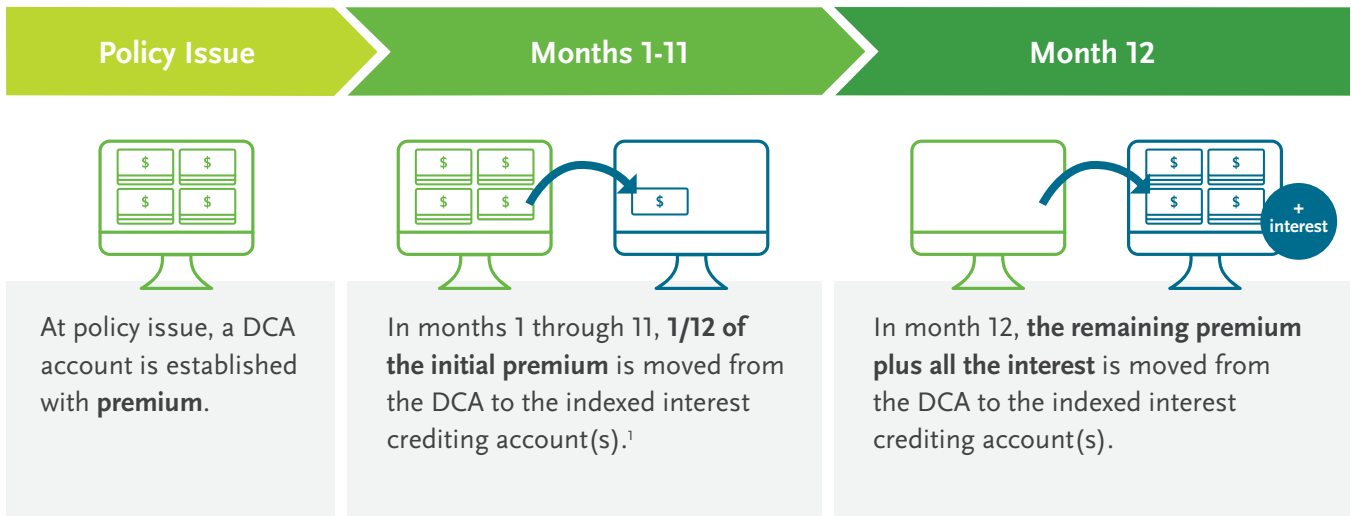


# Single Premium Indexed Annuities Offer a Dollar Cost Averaging Option

If you are concerned about having your interest linked to one single day per year, the Dollar Cost Averaging (DCA) option can make your worries disappear.

The DCA option spreads out your premium over 12 months — as opposed to just one day per year — for the interest to be calculated.

## How Does DCA Work?



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.

The Dollar Cost Averaging rider, form series 20834(0123)DCA/ICC23-20834(0123)DCA, is available on select fixed indexed annuities issued by Life Insurance Company of the Southwest. This rider may not be available in all states or on all products.

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.

# Hypothetical Example

## DCA Account Established: \$120,000 – Earning Fixed Interest<sup>2</sup>

Month											
Premium moved to Point to Point with cap account.											
1	2	3	4	5	6	7	8	9	10	11	12
\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000 plus accrued interest
9.50%	9.50%	9.00%	9.00%	9.00%	9.50%	10.0%	10.0%	9.50%	9.50%	9.75%	9.75%
Cap Rate Assigned											
Rates are subject to change.											

### Does all my money have to be in a DCA?

No, it does not. You can choose to have as little as \$5,000 of your premium in the DCA.

### Can the DCA be cancelled?

Yes, it can. You are not committed to the DCA for the full 12 months. You can request at any time to have the balance of the DCA account moved into the interest crediting accounts on the next available move date for your policy.

### What rate will my money get when it is moved into the interest crediting accounts?

The rate assigned when moved into the indexed interest crediting account(s) will be the rate in effect for that month. The rate may be higher or lower than the rate at policy issue.

## DCA: Freedom from One Day Crediting.

Using the Dollar Cost Averaging Option does not guarantee an advantage over a single crediting date.

1. DCA account rate will be the same as the declared account interest rate at issue.
2. Money in the DCA account is not eligible for 403(b) or 457(b) loans.