



Retirement Needs Planning. But Emergencies Need Action.

Illness, injury, layoffs and more...you can't always predict life's big challenges. But you can help protect yourself from the financial burden they may cause.

That's why we include the Emergency Access Waiver Rider¹ on indexed annuities that are part of 403(b) or 457(b) retirement plans.

Using the rider, you can access your eligible policy values to help pay expenses from a hardship or unforeseen emergency, or after separation from service or a disability,² at no additional charge.

Here's how the rider would work:

For a plan sponsor-approved hardship or unforeseen emergency distributions payable to the annuitant, the waiver forgives all withdrawal charges and Market Value Adjustment (MVA).

For distributions due to separation or disability, payable to the annuitant, withdrawal charges and MVA are waived on:

- 20% of accumulated value in years 2-4
- 100% of accumulated value in year 5+

We hope you'd never need to use the
Emergency Access Waiver Rider, but it's there if you do.

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.

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Cat No 104356(0623)

Plus, indexed annuities offer:



**Tax-Deferred
Growth Potential**



5 Crediting Options



**Retirement Income
for Life**

¹ Emergency Access Waiver available on FIT Secure Growth, FIT Select Income, Zenith Growth 7 & 10, Zenith Income 7 & 10, Growth Driver 7 & 10, and Income Driver 7 & 10

² The Emergency Access Waiver is available after the first policy year and distributions must be approved by the Plan/Third Party Administrator (TPA). Distribution is subject to IRS taxes and, if applicable, IRS 10% early distribution penalty.

The indexed annuities, form series 20375(0418)/ICC-18-20375(0418)/20835(0123), the Emergency Access Waiver rider, form series ICC18-20375(0418) EAW and the Guaranteed Lifetime Income Rider form series 20367(0518)/ICC-18-20367(0518) are issued by Life Insurance Company of the Southwest. Lifetime income may be provided either by annuitizing an annuity, or by exercising the Guaranteed Lifetime Income Rider. The Guaranteed Lifetime Income Rider (GLIR) incurs an additional cost and is not available on all annuities or in all states. Riders are supplemental benefits that can be added to an annuity. Withdrawals from an annuity prior to age 59 ½ may be subject to a 10% Federal Tax Penalty. The Market Value Adjustment (MVA) is an adjustment that may be applied to any withdrawals or surrenders requested during the first ten policy years. This adjustment is based on changes in market interest rates and may either increase or decrease the amount withdrawn. Indexed annuities do not directly participate in any stock or equity investments. This communication is not approved for use in DE, NY, OK, OR, WY.

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.