



Our indexed annuity policyholders  
**Haven't Lost  
a Penny**  
of their Policy Value due to market conditions.<sup>1</sup>

\$3 trillion in retirement savings was wiped out by the stock market fall during the first half of 2022.<sup>2</sup> During that same period, not one penny of premium paid or interest earned was lost by our indexed annuity policyholders due to the market.

In today's volatile economy, it is important that employees have a safe and secure place to save for their retirement – with a company that specializes and continues to be a leader in the 403(b)/457(b) market. It's our core business. We offer excellent traditional fixed and indexed annuities and Guaranteed Lifetime Income Riders that provide guarantees<sup>3</sup> from loss of premiums paid and interest earned.

**Our Riders can also provide a guaranteed income stream for life!**

Products issued by  
**Life Insurance Company of the Southwest®**

1. Assuming no withdrawals during the withdrawal charge period. Rider charges continue to be deducted regardless of whether interest is credited.

2. <https://www.cbsnews.com/news/stocks-drop-recession-retirement-savings-401k-ira-3-trillion-2022/>

3. Assumes no withdrawals. Guarantees are dependent on the claims paying ability of the issuing Company.

Guaranteed Lifetime Income Rider (GLIR) is Rider Form series 7995, 7996, 20135 and 20136 or a state variation thereof. GLIR is a rider, or feature, available on select fixed and fixed indexed annuities issued by Life Insurance Company of the Southwest. GLIR may not be available on all products, or in all states. Indexed annuities have surrender charges that are assessed during the early years of the contract if the annuity is surrendered. Indexed annuities do not directly participate in any stock or equity investments. This is not a solicitation of any specific annuity product.

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.