



How does monthly sum cap crediting work?

Monthly Sum Cap is a unique interest crediting strategy for indexed annuities that offers strong interest potential during market upturns, but protects your premiums paid and interest earned from loss due to market downturns¹.

In each month where the index increases relative to the prior calendar month, an interest rate (up to the predetermined cap) is assigned to the current month. In any month where the index decreases relative to the prior calendar month, a negative interest rate is assigned to the current month. There is no floor for monthly negative interest assignments. At the end of a 12 month period the interest assigned to each month (both positive and negative) is summed to determine annual credited interest.

When the sum total of the assigned interest rates² for the 12 month period is positive, that interest rate is credited to the policy. If the sum total of the assigned interest rates is negative for the 12 month period, you'll receive 0% interest for the year, but you'll never lose a penny of your premiums paid and interest credited. This is illustrated by the chart to the right.

The Monthly Sum crediting strategy is available on select Fixed Indexed Annuity Products issued by Life Insurance Company of the Southwest

Products Issued by:
Life Insurance Company of the Southwest®

Hypothetical policy purchased in June.

Does not represent the actual results of any policy and your results will likely differ.

			Index Change	Policy Cap
JUN	1.25%		4.00%	1.25%
JUL	1.25%		2.00%	1.25%
AUG		-1%	-1.00%	1.25%
SEP	1.00%		1.00%	1.25%
OCT		-1%	-1.00%	1.25%
NOV	1.25%		1.25%	1.25%
DEC	0%		0.00%	1.25%
JAN	1.25%		1.50%	1.25%
FEB		-3%	-3.00%	1.25%
MAR	.50%		0.50%	1.25%
APR	1.25%		1.25%	1.25%
MAY	1.25%		2.00%	1.25%
	9%	-5%		
	4% interest credited to policy ³			

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

² Subject to monthly caps (maximum interest crediting allowed) and annual participation rates (percent of the change in the index that is credited).

³ Assuming 100% allocation to monthly sum crediting strategy.

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.

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 of equity investments.

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.