

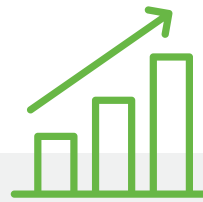


# Which SPDA Is the Right Choice for Your Client?

ZENITH AND DRIVER: Single Premium Indexed Annuities With Unique Benefits



**Protect**  
your principal



**Grow**  
your savings securely

Maximize your growth potential

**Zenith Growth**

Boost your retirement savings

**Growth Driver**

Maximize guaranteed lifetime income

**Zenith Income**

Get predictable guaranteed lifetime income

**Income Driver**

All products are available as 7-year or 10-year policies. Zenith Growth is also available as a 5-year policy.

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.

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.

# Differentiating Features

	Zenith Growth	Growth Driver	Zenith Income	Income Driver
<b>Best if Used For:</b>	Accumulating value and maximizing your growth potential	Boosting your retirement savings and accumulating value	Maximizing guaranteed lifetime income	Getting predictable lifetime income
<b>Issue Ages</b>	0–85	0–75	35–75	45–85
<b>Guaranteed Lifetime Income Rider</b>	Not available	Not available	Requires Max Bonus GLIR OR Split Bonus GLIR Both have a 1% annual charge	Requires Standard GLIR (1% annual charge) OR No-Charge GLIR
<b>Bonus</b>	Not available	10% Premium Bonus for 10-year policies 7% Premium Bonus for 7-year policies	5% Premium Bonus + Activation Bonus (Split Bonus GLIR) OR Up to 200% Activation Bonus with Max Bonus GLIR	25% Bonus to the Benefit Calculation Base (Standard GLIR only)

# Common Features

Plan Options	403(b) TSA, ROTH 403(b), IRA, SEP IRA, SIMPLE IRA, ROTH IRA, 457(b), and Non-Qualified										
Minimum Premium	\$25,000 within 90 days of policy issue										
Maximum Premium	Ages 0–70: \$2,000,000; Ages 71–75: \$1,500,000; Ages 76–80: \$1,000,000; Ages 81–85: \$500,000 Higher amounts available with Home Office approval. Issue ages vary by product.										
Interest Crediting Options	<ul style="list-style-type: none"><li>• S&amp;P 500® 1-year point to point with a cap</li><li>• S&amp;P 500® 2-year point to point with a cap</li><li>• S&amp;P 500® monthly sum cap</li><li>• US Fundamental Balanced Index 1-year point to point with a participation rate</li><li>• US Fundamental Balanced Index 2-year point to point with a participation rate</li></ul>						<ul style="list-style-type: none"><li>• Global Balanced Index 1-year point to point with a participation rate</li><li>• Global Balance Index 2-year point to point with a participation rate</li><li>• Declared rate</li></ul>				
Rate Booster	A Rate Booster strategy is optional for all indexing strategies. Money allocated to a Rate Booster strategy has a 1% annual charge deducted from its accumulation value.										
Free Withdrawals	10% of accumulation value available after the first policy year as permitted by law.										
Withdrawal charges Withdrawal charges for 5- and 7-year policies end after 5 or 7 years, respectively	Annuity year:	1	2	3	4	5	6	7	8	9	10
	Withdrawal Charge %:	8.25%	8%	7%	6%	5%	4%	3%	2%	1%	0%
Market Value Adjustment	A Market Value Adjustment will apply to withdrawals in excess of the penalty-free withdrawal amount for the first 5, 7, or 10 policy years, depending on the length of the policy.										
Bonus Recapture (if applicable) Bonus recapture charges for 7-year policies and Zenith Income 10 Split Bonus end after 7 years	Annuity year:	1	2	3	4	5	6	7	8	9	10
	Recapture %	90%	80%	70%	60%	50%	40%	30%	20%	10%	0%
Riders	Nursing Care & Terminal Illness at no additional cost in approved states. Emergency Access Waiver for 403(b) and 457(b) plans only.										
Loans	\$500 minimum for 403(b) and 457(b) if the plan permits.										

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# Guaranteed Lifetime Income Rider

AVAILABLE WITH INCOME DRIVER AND ZENITH INCOME

The GLIR provides a lifetime of guaranteed income without having to annuitize the policy.

## Zenith Income – Potential for Higher Income

### Income calculation method:

Accumulation Value x Activation Bonus x Guaranteed Withdrawal Percentage

	Max Bonus	Split Bonus
Customer Goal	Income	Balance of Income and Accumulation
Premium Bonus	None	5% on Accumulation Value*
Activation Bonus		
Years 1-5	115%	105%
Years 6-10	125%	115%
Years 11-15	145%	130%
Years 16-20	170%	150%
Year 21+	200%	175%

Rider Charge: Both riders have a 1% annual charge.

## Income Driver – Predictable Guaranteed Income

### Income calculation method:

Benefit Calculation Base (BCB) x Guaranteed Withdrawal Percentage

### Standard GLIR

- At issue, BCB equals premium paid plus 25% bonus to Benefit Calculation Base only.
- Builds up at annual 10% roll-up rate.
- Rolls up until 10th anniversary or income election, whichever comes first.

### No Charge GLIR

- BCB at issue equals premium paid.
- Builds up at annual 10% roll-up rate.
- Rolls up until 10th anniversary or income election, whichever comes first.

## GLIR Income Doubler

The Income Doubler may double the guaranteed lifetime income for up to five years if the annuitant becomes permanently unable to perform two of the six activities of daily living. See application for full qualification requirements.

## Increasing Income

At activation of Guaranteed Lifetime Income Rider, the customer can choose to have a level payment for life or a payment that will increase over time.

If increasing income is selected, the initial income will be lower than level income, but it will increase by 2.5% per year until the accumulation value reaches zero dollars. At that time, your income will lock in at the current amount.

\*Premium bonus subject to recapture.

# Guaranteed Withdrawal Percentage

Attained Age	Guaranteed Withdrawal Percentage	Attained Age	Guaranteed Withdrawal Percentage	Attained Age	Guaranteed Withdrawal Percentage	Attained Age	Guaranteed Withdrawal Percentage
55	4.15%	63	5.45%	71	6.25%	79	7.05%
56	4.35%	64	5.55%	72	6.35%	80	7.15%
57	4.55%	65	5.65%	73	6.45%	81	7.25%
58	4.75%	66	5.75%	74	6.55%	82	7.35%
59	4.95%	67	5.85%	75	6.65%	83	7.45%
60	5.15%	68	5.95%	76	6.75%	84	7.55%
61	5.25%	69	6.05%	77	6.85%	85+	7.65%
62	5.35%	70	6.15%	78	6.95%		

Withdrawal percentage for Single Life Level Option shown above; Joint Life Level Option, subtract 0.50%; Single Life 2.50% Increasing Option, subtract 1.00%; Joint Life 2.50% Increasing Option, subtract 1.50%.

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