



SecurePlus Preferred 6

Single Premium Indexed Annuity

SecurePlus Preferred 6 is a single premium indexed annuity with an 6% Bonus Accumulation Value (BAV). Policy owners have the option to allocate their premium into five indexed interest crediting accounts utilizing the S&P 500[®] and/or the Russell 2000[®], plus a Declared Interest account. The Ending Index Account Option 2 crediting methods feature a high index rate (greater than 100 percent), interest crediting option. In addition, SecurePlus Preferred 6 is sold with an exclusive income rider, the Preferred 6 GLIR, that includes the BAV in the Benefit Calculation Base day one and has an enhanced death benefit option.

Competitive Highlights:

- 6 percent bonus accumulation value that vests in years 11-15
- 10 year withdrawal charge period that starts with a 10% withdrawal charge
- High participation rate annual point to point crediting option
- Exclusive Preferred 6 Guaranteed Lifetime Income Rider (GLIR), required on all sales in states where the GLIR is approved

Annuity Profile:

Type	Multi-account single premium deferred indexed annuity with six interest crediting methods										
Plan Options	403(b) TSA, ROTH 403(b), IRA, SEP IRA, SIMPLE IRA, ROTH IRA, 457(b) and Non-Qualified (no 412i)										
Account Options	Ending Index Account (Annual Point-to-Point) Option 2; higher index rate and lower cap, S&P and Russell Ending Index Account (Annual Point-to-Point) Option 1; lower index rate and higher cap, S&P and Russell Average Index Account (Annual Point-to-Daily Average), S&P only Declared Interest Account (Fixed)										
Account Reallocation	Allowed on each policy anniversary (with written notification to LSW 15 days prior to anniversary)										
Issue Age	40-80; must be sold with the Preferred 6 GLIR in states where the GLIR is approved										
Minimum Premium	\$10,000 Qualified or Non-Qualified										
Maximum Premium	\$350,000 40-75 \$175,000 76-80										
Bonus Accumulation Value	Equals 6% of the accumulation value in years 1-10, transfers to the accumulation value in years 11-15										
Free Look	30 days										
Free Withdrawals	10% of accumulation value available after the first policy year as permitted by law. You must maintain at least \$5,000 in the annuity to keep it in force.										
SELI Benefit	If the Annuitant qualifies for and elects the Special Enhanced Life Income option, the life payout can be significantly higher than an otherwise standard payout. Please review the disclosure application for a full description of this option and qualification requirements. Not available in CA and NJ.										
Withdrawal Charges (product not available in all states)	Policy year	1	2	3	4	5	6	7	8	9	10
	<i>Issue 40-80</i>	10%	9%	8%	7%	6%	5%	4%	3%	2%	1%
	<i>Issue age 40-58</i>	10%	9%	8%	7%	6%	5%	4%	3%	2%	1%
	<i>Issue Age 59-80</i>	8%	8%	7%	6%	5%	4%	3%	2%	1%	0%
Modified States: AK, CA, MN, NJ, UT											
Riders	Nursing Care & Terminal Illness at no additional cost. Preferred 6 Guaranteed Lifetime Income Rider for an additional cost at issue. All riders subject to state availability.										
Loans	\$500 minimum for 403(b) and 457(b) if the plan permits										
Guaranteed Minimum	The Policy Value equals 87.5% of the premium paid growing at a rate between 1-3% based on formula on file at state DOI.										
Death Benefit	Full accumulation value, including any unvested Bonus Accumulation Value, at death of the annuitant, or Preferred 6 GLIR death benefit										
States Available	See www.NationalLifeGroup.com										
Policy Form Number	8965 (0411) with rider form 8967(0411) , or state variations thereof										

Life Insurance Company of the Southwest[™]

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