



National Life
Group®

Experience Life®

Top 10 Reasons

TO PURCHASE A FIXED INDEXED ANNUITY FROM NATIONAL LIFE GROUP®

1. I want to do business with a company I can trust.

- National Life's subsidiary – Life Insurance Company of the Southwest – is the Longest Standing Issuer of Fixed Indexed Annuities in the marketplace¹.
- National Life has been keeping its promises to policy holders since 1848!

2. I want to save, but my money is limited.

- I am looking to save money for retirement, but I am not comfortable losing money.
- Flexible indexed annuities can be started with as little as \$100 per month.
- Fixed Indexed Annuities offer guaranteed safety of principal and guaranteed² minimum return.

3. I want to make contributions on my terms, without worrying about market conditions.

- Market timing is not necessary on indexed annuities.

4. I want an income stream, regardless of how long I live.

- Lifetime Income Riders³ offer protection against outliving accumulated value.



5. I want access to my money.

- After the 1st policy year, you may withdraw up to 10% of your accumulation value without application of withdrawal charges⁴.
- Annuitization with a life payout allows you to turn your annuity accumulation into an income stream for life.
- No surrender penalties from insurance carrier to withdraw money in the event of nursing home confinement or terminal illness. (In approved States, subject to rider limitations.)

Products issued by
Life Insurance Company of the Southwest®

National Life Group® is a trade name of National Life Insurance Company, founded in Montpelier, VT in 1848, Life Insurance Company of the Southwest, Addison, TX, chartered in 1955, and their affiliates. Each company of National Life Group is solely responsible for its own financial condition and contractual obligations. Life Insurance Company of the Southwest is not an authorized insurer in New York and does not conduct insurance business in New York.

6. I want the ability to outpace other fixed money products.

- Interest in an indexed annuity is credited based on a formula that considers changes in a market index. When the index performs well the interest credited has the potential to be higher than current interest rates.

7. I want the benefits of triple compounding.

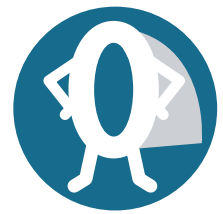
- Earning interest on my contributions
- Earning interest on my interest
- Earning interest on the money that I would have paid in taxes⁵



8. The power of the annual reset⁶.

- Interest is locked in to accumulation value annually.
- Provides opportunity when the index is up and protection when the index is down.

- Zero is my Hero—an indexed annuity with annual interest may earn 0% interest in a year, but never a negative amount. Because of the annual reset, the index does not have to make-up value from a down year. The index's year-end value becomes the next year's year-start value.



9. I want the money to go to my family if I die.

- Indexed annuities that have not yet been annuitized pay the full accumulation value upon death of the annuitant. Once annuitized the owner can choose survivor benefits for their income payout.
- Properly designated beneficiaries ensure that annuities will not have to go through probate.

10. I need to supplement my Social Security payments.

- Currently Social Security benefits are only intended to provide for 40% of retirement income—future benefits may provide for less⁷.

Life Insurance Company of the Southwest®

1 Koco, L. (2015). FIAs at Age 20: Industry Leaders Weigh In. Annuity News.

2 Guarantees are based on the claims paying ability of the issuing company. Assumes no withdrawals are made. Indexed annuities have surrender charges that are assessed during the early years of the contract if the annuity is surrendered.

3 Income riders allow for guaranteed lifetime withdrawals, even if the accumulation value is depleted. Riders are supplemental benefits that can be added to an annuity. Riders are optional, may require additional premium and may not be available in all states or on all products. This is not a solicitation of any specific annuity contract.

4 Subject to IRS guidelines. Withdrawals prior to age 59½ may be subject to IRS 10% early distribution penalty.

5 Taxes are paid at the time of withdrawal.

6 The owner of an indexed annuity may experience better interest crediting than a traditional fixed annuity during periods when the market performs well. Indexed Annuities do not directly participate in any stock or equity investments. An investment cannot be made directly into an index.

7 Campbell, T. (2016). How Much of My Income Will Social Security Replace in Retirement? The Motley Fool.com

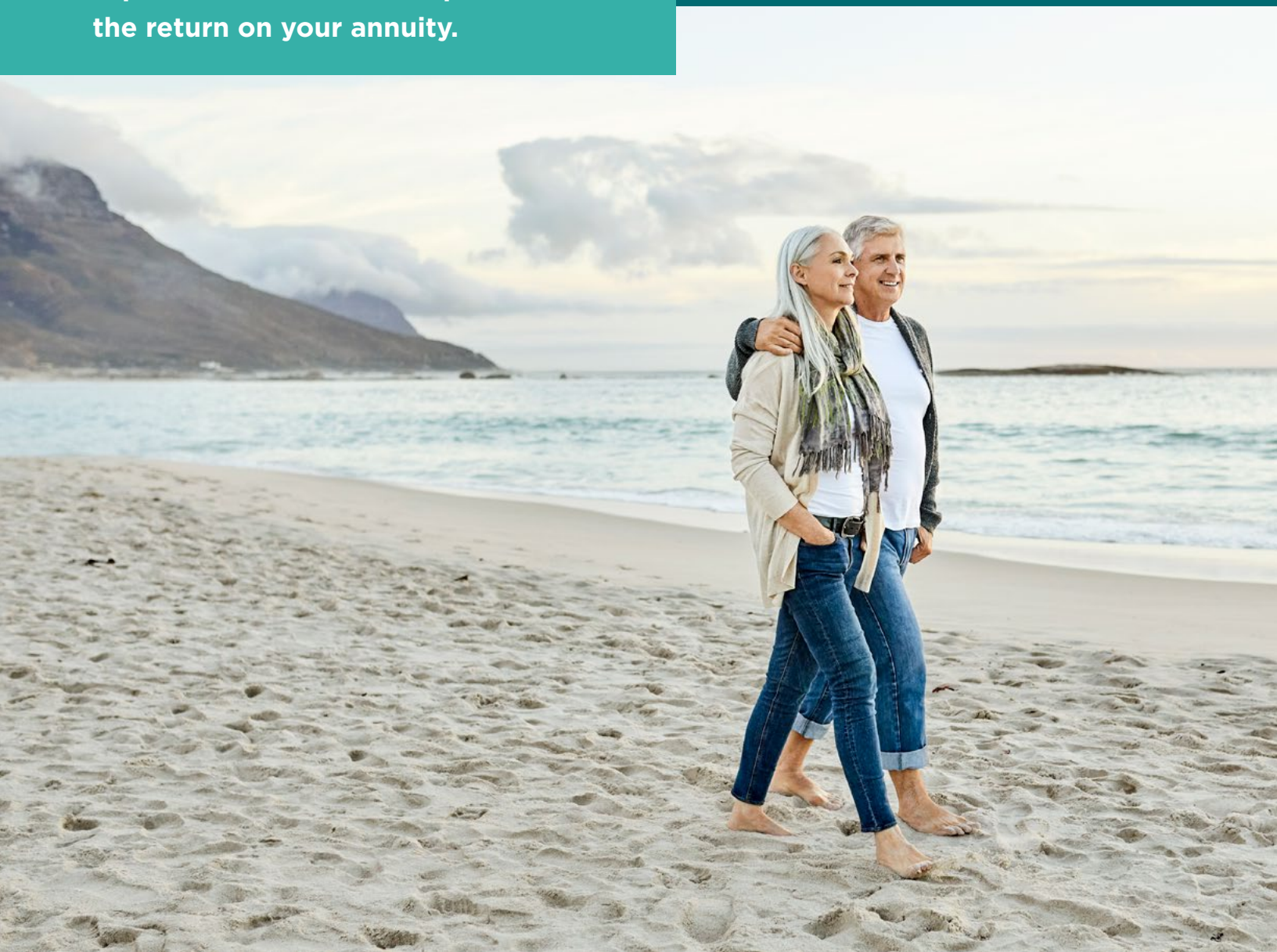
The companies of National Life Group® and their representatives do not offer tax or legal advice. For advice concerning your own situation, please consult with your appropriate professional advisor.



MARKETTEN BONUS INDEX[®] ANNUITY

**Fixed index annuity featuring a 6% bonus on premiums
paid in the first five years**

**A premium bonus can help boost
the return on your annuity.**



Ready to kick back and retire? To put rush hour and the daily grind behind you? Retirement is a time to enjoy life on your terms. That's why it's wise to have an income strategy for the future.

EquiTrust offers a way for you to build income on a tax-deferred basis, protect your principal, enjoy a lifetime income stream and get a bonus on the premiums you pay — MarketTen Bonus Index® Annuity.

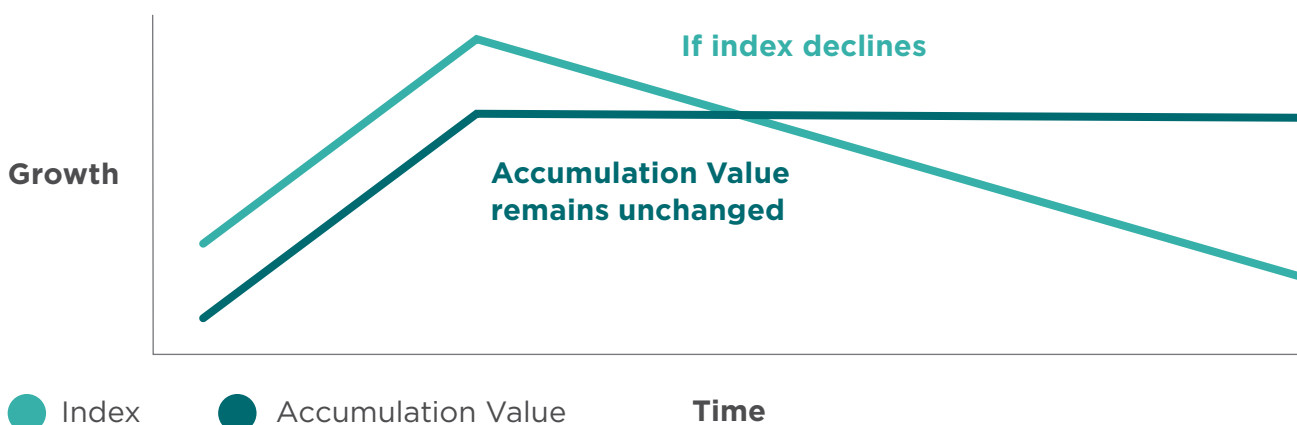
HOW DOES A FIXED INDEX ANNUITY WORK?

A fixed index annuity (FIA) — like MarketTen Bonus Index® — is a product designed to provide you income for retirement through interest earned on market indices. Your money is never exposed to downside market risk. In fact, you share only in the gains, not the losses.

Growing your Accumulation Value

It starts by choosing your index accounts and crediting strategies, providing you the ability to diversify your retirement strategy. Then, on appropriate contract anniversaries, "index credits" are determined on these accounts and applied to your contract's current Accumulation Value.

If the index value increases, your Accumulation Value grows. If the index value declines, your Accumulation Value will simply remain unchanged from the previous period's Accumulation Value. Index credits will never be less than zero.



What about bonus FIAs?

The bonus isn't only in the name. Bonus FIAs apply a percentage bonus to your premium. With MarketTen Bonus Index®, EquiTrust immediately credits your annuity an extra 6% on any premiums you pay during the first five contract years.



ADVANTAGES OF MARKETTEN BONUS INDEX®

Your FIA contract is backed by the claims-paying ability of the insurance company, EquiTrust. FIAs offer several important advantages:



Protection of your principal



Withdrawal privileges²



Tax-deferred earnings



Guaranteed lifetime income with the optional Income Benefit Rider (IBR)



Built-in guarantees¹



6% premium bonus

YOU CONTROL YOUR MONEY — COMING IN OR GOING OUT

MarketTen Bonus Index® puts you in the driver's seat, with flexibility and options that give you control over your money.

Premiums and premium bonus

After your initial premium payment, you may add subsequent premiums at any time. The entire premium amount and a 6% premium bonus — on premiums added during the first five years — are credited to the Accumulation Value.

You then earn interest and index credits on your premium and 6% bonus. If you surrender your contract, a surrender charge and Market Value Adjustment (MVA) may be applied to the full Accumulation Value, but you won't lose your bonus. In the event of your death, 100% of your premium bonus is included in the death benefit.

You may allocate your premiums to the fixed rate account or index accounts.

Fixed rate account

1-Year Interest Account — Interest rate is guaranteed for one contract year. May change subject to contractual Minimum Guaranteed Interest Rate on each contract anniversary. Subsequent premiums are applied to this account until contract anniversary, then allocated per instructions.

Index accounts

A variety of index accounts offer earnings — called “index credits” — based on the changes of a specified index. Credits are never less than zero, and are added to accounts at the end of the one-year or two-year period. Cap and participation rates are reset annually or every two years.

Account options	Indices		
	S&P 500 Index	S&P Marc 5% Excess Return Index	Barclay's Focus50 Index
1-Year Point-to-Point Cap — Percentage change from previous contract anniversary, up to specified cap.	X		
1-Year Monthly Average Cap — Percentage change from previous contract anniversary to monthly index average, up to specified cap.	X		
1-Year Monthly Average Participation — Percentage change from previous contract anniversary to monthly index average, multiplied by participation rate.	X		
1-Year Monthly Cap — Cumulative sum of capped monthly changes from previous contract anniversary. Each monthly gain subject to a cap, but monthly declines not subject to a floor.	X		
2-Year Monthly Average Cap — Percentage change from previous two-year contract anniversary to monthly index average over two-year period, up to specified cap.	X		
1-Year Point-to-Point Participation — Percentage change from previous contract anniversary, multiplied by participation rate.		X	X
2-Year Point-to-Point Participation — Percentage change from previous two-year contract anniversary, multiplied by participation rate.			X

About the indices

S&P 500 Index³

Visit [SPIndices.com](https://spindices.com)

Ticker: SPX

Widely regarded as the best single gauge of large-cap U.S. equities. More than \$15.6 trillion is indexed or benchmarked to the S&P 500 Index, with indexed assets comprising approximately \$7.1 trillion of this total. Includes 500 leading companies and covers approximately 80% of available market capitalization.

S&P MARC 5% Excess Return Index³

Visit [SPIndices.com](https://spindices.com)

Ticker: SPMARC5

Seeks to provide multi-asset diversification within a simple risk-weighting framework, tracking three underlying component indices that represent three asset classes: equities, commodities and fixed income. This index is dynamically rebalanced between the three indices and the cash component to target a 5% level of volatility. In low-volatility environments, the index risk-control mechanism increases market exposure to riskier assets by increasing the allocation to the index (up to a leveraged position of 150%).

Barclays Focus50 Index⁴

Visit [Indices.Barclays/Focus50](https://indices.barclays/focus50)

Ticker: BXIIF50E

Seeks growth opportunities while limiting volatility through exposure to a dynamic combination of U.S. stocks and U.S. Treasury Indices. Low-volatility U.S. stocks are used because, historically, they have tended to outperform other, higher volatility stocks on a risk-adjusted basis. The broad universe consists of all stocks listed on the NYSE and NASDAQ issued by companies headquartered in the U.S. The addition of Treasuries adds a diversification benefit and a potential reduction in risk. To further control risk, the index aims to limit its annual volatility to a 5% target using a process called volatility control.

Because not all accounts perform consistently through varying market cycles, diversifying your premium among a variety of strategies — and indices — can help you realize more steady overall performance from your fixed index annuity.

IMPORTANT FEATURES THAT OFFER PEACE OF MIND

Account transfers

On each contract anniversary, you may transfer money among the various accounts offered in your contract. Transfers out of a two-year account are allowed only at the end of each two-year period.

Allocation of additional premiums

At any time, you can request a change to your premium allocations. These updates take effect on the following contract anniversary, and apply only to any additional contributions during the current contract year.

Free withdrawals

You may withdraw up to 10% of the Accumulation Value each year after the first contract year without paying any charges.²

Lump-sum payment option

Your contract's cash surrender value is available as a lump sum at any time. Surrender charges are in effect during the first 10 contract years, are a percentage of the Accumulation Value, and decline annually: 10, 10, 10, 10, 8.5, 7, 5.5, 4, 3 and 1.5%.⁵ In addition, early surrenders or withdrawals over 10% may be subject to MVA.⁶ At the end of the surrender charge period, your cash surrender value will equal the full Accumulation Value.

The value of tax deferral

Currently, all interest income earned on an annuity accumulates on a tax-deferred basis. You won't need to pay income taxes on your annuity until you receive a payment from your contract. If you're under age 59½ at the time of withdrawal, there may be an additional 10% IRS penalty.⁷



EquiTrust is a name you can trust

At EquiTrust, we're committed to being a financial partner you can trust with your retirement dreams. Rest assured your annuity contract is backed by a company with conservative investment strategies, anchored by a disciplined and diversified management style. EquiTrust is supported by a history of success, experience and strength. Magic Johnson Enterprises — a diversified consortium of business entities and partnerships — owns a controlling interest in EquiTrust.



Minimum Guaranteed Contract Rate

You're guaranteed to receive no less than 100% of your premiums — less any partial withdrawals — accumulated at the Minimum Guaranteed Contract Rate (MGCR), less surrender charges. Ask your agent/producer for this rate.

Return of Premium Rider

This rider provides an additional guarantee that if you surrender your contract, you will receive your premiums, less any withdrawals. It is included at no additional charge.

Nursing Home Waiver

The Nursing Home Waiver, included at no charge on your contract, can help provide you peace of mind. If you're confined to a nursing home or hospital for 90 days or more, your contract's Accumulation Value will be available without surrender charges or MVA⁶ beginning in the second contract year and during your confinement.

Terminal Illness Rider

This no-charge rider can provide assurance that if you're diagnosed with a terminal illness, charges will be waived for a withdrawal of up to 75% of your contract's Accumulation Value.⁸

Death benefit

If you die, the full Accumulation Value of your contract will be paid to your beneficiary(ies), without surrender charges or MVA.⁶

Free-look period

After your contract is issued, you have a specified number of days to review it; see your contract for complete details. If you're not completely satisfied with the terms, you may return the contract and receive 100% of your premiums paid, minus any prior withdrawals.

GUARANTEED LIFETIME INCOME – THE INCOME BENEFIT RIDER

You can add the optional Income Benefit Rider (IBR) to your MarketTen Bonus Index[®] contract to take advantage of these benefits:

- ✓ Lifetime income based on 7% accumulation for up to 10 years
- ✓ A guaranteed¹ stream of income for life — without annuitizing⁹
- ✓ The ability to double your income for up to five years in the event of a chronic illness
- ✓ Flexibility and control to start and stop income payments when it works for you
- ✓ All of this while maintaining your annuity benefits

At any time after the first contract year and age 50, you can elect to begin lifetime income withdrawals. Your payments will never decrease if you withdraw only your income amount each year. In certain situations, your payments may increase.

How do I qualify for the IBR?

The owner of the annuity must be age 40 or older to elect the IBR, and it can be added only during the annuity application process. To qualify, the owner and annuitant must be the same person, and joint owners must be spouses; spouse may include domestic partner (in some cases, but does not include spousal continuation).

Calculating income withdrawal amounts

Your payments will be calculated based on this equation:


$$\begin{array}{ccccc} \text{Income} & & & & \text{Income} \\ \text{withdrawal} & & & & \text{withdrawal} \\ \text{percentage} & \times & \text{Benefit} & = & \text{amount} \\ & & \text{Base} & & \end{array}$$

On your contract anniversary, your income withdrawal amount will be recalculated as the greater of the prior year's income withdrawal amount or the original income withdrawal percentage multiplied by the current Benefit Base.

Determining your income withdrawal percentage

The withdrawal percentage is based on your age at the time you first elect to receive income withdrawals. Once you start income withdrawals, the withdrawal percentage will never change.

Let's see how that works out for single life and joint life income withdrawals:

Age of owner at first income withdrawal	Single life income withdrawal percentage	Joint life income withdrawal percentage
50-54	4.00%	3.50%
55-59	4.50%	4.00%
60-64	5.00%	4.50%
65-69	5.50%	5.00%
70-74	6.00%	5.50%
75-79	6.50%	6.00%
80-84	7.00%	6.50%
85-89	7.50%	7.00%
90+	8.00%	7.50%

Benefit Base

Your annuity's Benefit Base is equal to all premiums and premium bonuses, less withdrawals, compounded at 7% for up to 10 years, or the start of your income withdrawals, if earlier.² We use the Benefit Base only to calculate the income withdrawal amount — it's not available at surrender, death or annuitization.

After you start income withdrawals, the Benefit Base will be set equal to the Accumulation Value on each subsequent contract anniversary, if the Accumulation Value is higher. This means income withdrawal amounts can potentially increase from year to year.

Additional premiums

The Benefit Base will increase with any additional premiums, and will reflect a 6% bonus on premiums received in the first five years. You may not add premiums after you begin income withdrawals.

Flexible income withdrawals

You can start income withdrawals at any time after the first contract year and age 50 (both owners). Unlike annuitizing your contract, the IBR gives you the flexibility to stop and restart income withdrawals when you choose. Payments continue for life, even if your contract's Accumulation Value is depleted.

Income withdrawals may be taken monthly, quarterly, semi-annually or annually. After they start, the annual penalty-free withdrawal amount is the greater of 10% of the Accumulation Value or your income withdrawal.

Excess withdrawals

It's possible to withdraw more than your income withdrawal amount at any time, but it will reduce your future income withdrawals permanently.

- Any amount withdrawn in addition to your income withdrawal is considered an excess withdrawal, with the exception of a Required Minimum Distribution (RMD).
- If the excess withdrawal amount exceeds the penalty-free provisions of the contract, it may be subject to a surrender charge or MVA.⁶
- Excess withdrawals reduce future income withdrawals and the Benefit Base in proportion to the reduction in Accumulation Value.

If you stop income withdrawals

You have the option to stop income withdrawals at any time. While the payments are stopped, partial withdrawals in excess of the income withdrawal amount will be considered excess withdrawals and reduce your future income withdrawal amount. If you decide to restart income withdrawals, the income withdrawal amount will be the greater of the prior income withdrawal amount (adjusted for any excess withdrawals) or the original income withdrawal percentage multiplied by the current Benefit Base.

Waiting can boost your income

Starting income withdrawals later can significantly increase your income over the remaining years, as shown here.

Issue age	\$100,000 premium Annual income withdrawal starting after:		
	1 year	5 years	10 years
60	\$5,671	\$8,177	\$12,511
65	\$6,238	\$8,920	\$13,554
70	\$6,805	\$9,664	\$14,596
75	\$7,372	\$10,407	\$15,639

IBR fee

The IBR has an annual rider fee of 1% of your Accumulation Value on each contract anniversary. This fee is deducted proportionately from each crediting account.

Enhanced Income Withdrawals during chronic illness

It's no secret the cost of nursing care later in life could have a big impact on your retirement savings. To help you prepare for these potential expenses, the IBR features Enhanced Income Withdrawals — included at no additional cost.

If you become chronically ill, your income withdrawal amounts may be doubled for up to five years; for joint owners the increase is 50%. A chronic illness is defined as the permanent inability to perform at least two of six activities of daily living, which include eating, toileting, transferring, bathing, dressing and continence — or permanent cognitive impairment. If utilized, the original income payment amount resumes when Enhanced Income Withdrawals end.

Enhanced Income Withdrawals may be put into action after your contract has been in effect for three years, if the contract has an Accumulation Value greater than zero and the owner is a U.S. resident not older than age 90. During the Enhanced Income Withdrawal period, the chronic illness must be certified by a physician annually.

Terminating the IBR

The IBR can be terminated upon your request, but once terminated, it cannot be restarted. It automatically terminates in the event of:

- ✓ Death of first contract owner, unless spousal continuation is elected
- ✓ Full surrender
- ✓ Annuitization⁹
- ✓ Contract ownership change other than a spousal continuation or the addition of a spousal joint owner
- ✓ Excess withdrawals that reduce the Accumulation Value to zero

Want to learn more about MarketTen Bonus Index®?

This brochure includes only a summary of the product. Availability and certain features and benefits may vary by state. Ask your agent/producer for complete contract provisions and details before purchasing.



¹ The guarantees expressed in this brochure are based on the claims-paying ability of EquiTrust Life Insurance Company.

² Surrender of the contract may be subject to surrender charges or market value adjustment. Withdrawals before age 59½ may result in a 10% IRS penalty tax. Withdrawals do not participate in index growth. If the Income Benefit Rider is elected, any withdrawals prior to the start of income withdrawals will reduce the Benefit Base proportionately.

³ The “S&P Multi-Asset Risk Control 5% Excess Return Index” and “S&P 500®” Indices (“Indices”) are products of S&P Dow Jones Indices LLC or its affiliates (“SPDJI”) and have been licensed for use by EquiTrust Life Insurance Company (“the Company”). Standard & Poor’s® and S&P® are registered trademarks of Standard & Poor’s Financial Services LLC (“S&P”); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC (“Dow Jones”); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by the Company. The products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, or their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions or interruptions of the Indices.

⁴ Neither Barclays Bank PLC, or Barclays Capital Inc., nor any affiliate (collectively “Barclays”) is the issuer or producer of MarketTen Bonus Index — an index annuity contract — (“the contract”) and Barclays has no responsibilities, obligations or duties to investors in the contract. The Barclays Focus50 Index (“the Index”), including as applicable any component indices that form part of the Index is a trademark owned by Barclays Bank PLC, or Barclays Capital Inc., and licensed for use by EquiTrust Life Insurance Company (“EquiTrust”) as the Issuer of the contract. While EquiTrust as the issuer of the contract may for itself execute transaction(s) with Barclays in or relating to the Index in connection with the contract investors acquire the contract from EquiTrust and investors neither acquire any interest in the Index nor enter into any relationship of any kind whatsoever with Barclays upon making an investment in the contract. The contract is not sponsored, endorsed, sold or promoted by Barclays, and Barclays makes no representation regarding the advisability of the contract or use of the Index or any data included therein. Barclays shall not be liable in any way to the Issuer, investors or to other third parties in respect of the use or accuracy of the Index or any data included therein. Bloomberg Index Services Limited is the official index calculation and maintenance agent of the Index, an index owned and administered by Barclays. Bloomberg Index Services Limited does not guarantee the timeliness, accuracy or completeness of the Index calculations or any data or information relating to the Index. Bloomberg Index Services Limited makes no warranty, express or implied, as to the Index or any data or values relating thereto or results to be obtained therefrom, and expressly disclaims all warranties of merchantability and fitness for a particular purpose with respect thereto. To the maximum extent allowed by law, Bloomberg Index Services Limited, its affiliates, and all of their respective partners, employees, subcontractors, agents, suppliers and vendors (collectively, the “protected parties”) shall have no liability or responsibility, contingent or otherwise, for any injury or damages, whether caused by the negligence of a protected party or otherwise, arising in connection with the calculation of the Index or any data or values included therein or in connection therewith and shall not be liable for any lost profits, losses, punitive, incidental or consequential damages.

⁵ The surrender charge period and surrender charges may vary by state. CA – 9 Years: 8.3, 7.4, 6.5, 5.6, 4.7, 3.8, 2.9, 1.9 and 0.9%; DE — 10 Years: 9, 8, 7, 6.5, 5.5, 4.5, 3.5, 2.5, 1.5 and 0.5%.

⁶ Market Value Adjustment does not apply in CA and DE.

⁷ EquiTrust Life Insurance Company cannot give legal, tax or accounting advice. Your personal tax advisor can provide important information with respect to the purchase of this annuity contract and its taxation.

⁸ Terminal Illness Rider features may vary by state.

⁹ Annuitization prior to the Income Date is not offered in TX.

Contract issued on Contract Form Series ICC18-ET-MTB-2000(06-18) or ET-MTB-2000(06-07). Riders issued on Form Series ICC16-ET-IBR-FIXED(07-16) or ET-IBR(06-08); ICC17-ET-IBR-ER-A(04-17) or ET-IBR-ER-A(04-17); ICC17-ET-FIXED-ROP(02-17) or ET-FIXED-ROP(02-17); ICC18-430-NHW(06-18) or 430-NHW(08-03); and ICC16-ET-TI(10-16) or ET-TI(10-16). Index accounts issued on Form Series ICC18-ET-MAVG(05-18), ICC18-ET-IAP(05-18), ICC18-ET-IMC(05-18), ICC18-ET-2YR(05-18), ICC19-ET-1PP(05-19), ICC19-ET-2PP(05-19), ET-1PPGS(10-16), ET-2PPGS(10-16), ET-1PP(05-19), ET-2PP(05-19), ICC18-ET-P2P(05-18), ET-P2P(05-18), ET-MAVG(05-18), ET-IAP(05-18), ET-IMC(05-18) and ET-2YR(05-18).

This brochure briefly highlights EquiTrust Life Insurance Company’s MarketTen Bonus Index® annuity contract and its benefits. For costs and complete details of coverage, including any exclusions, reductions or limitations, and the terms under which the contract may be continued in force, contact your agent/producer. This material is not intended to provide investment advice to you or to your specific situation. EquiTrust does not offer investment advice to any individual and this material should not be construed as investment advice. IRAs/qualified plans are already tax deferred; consider other annuity features.



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ANNUITY AND INSURANCE PRODUCTS ARE NOT DEPOSITS NOR ARE THEY GUARANTEED BY ANY BANK. THEY ARE NOT INSURED BY THE FEDERAL DEPOSIT INSURANCE CORPORATION (FDIC) OR ANY OTHER AGENCY OF THE FEDERAL GOVERNMENT. CERTAIN PRODUCTS MAY LOSE VALUE



Financially
Independent
for Tomorrow

Helping you
grow and protect
your retirement
savings.

FIT Secure Growth

FLEXIBLE PREMIUM INDEXED ANNUITY

Products issued by
Life Insurance Company of the Southwest®

TC118698(1220)3

Cat No 103989(1220)

liveFIT

Live Financially Fit for Life

A key concern across all generations is having a retirement savings that will allow them to retire comfortably. This becomes even more important as we live longer!



Are You Financially Fit?

Just like physical fitness relies on eating well and exercising, financial fitness relies on you doing a few important things.

Your Retirement Workout Routine



Step 1

Set a goal.



Step 2

Make a plan for reaching your goal.



Step 3

Figure out what you need to get the most out of your efforts.



Step 4

Commit to the steps in your plan to achieve your goal.

Helping to Achieve Financial Fitness

Feature	Result
Tax Deferral	Helps your savings grow faster than if you paid taxes on your earnings each year.
Guarantees	You can be assured that your premiums paid and interest earned will never lose value. ¹
Index Strategies	With several index strategies to choose from, your account can benefit from interest crediting tied in part to the change in a major market index. ²

Exercise the features of FIT Secure Growth
to ensure you are financially fit for the future.

¹ Guarantees are dependent upon the claims-paying ability of the issuing company.

² Indexed annuities do not directly participate in any stock or equity investments.

FIT Secure Growth Can Help

As a Fixed Indexed Annuity, FIT Secure Growth helps to boost your retirement savings through an interest crediting process of interest that is based, in part, on the change in index. This “indexing” approach can offer you greater accumulation potential than fixed annuities or other fixed-interest products that typically have limited upside opportunities.

Never Lose a Penny³

Premiums paid and interest credited are not subject to market risk with our 0% floor guarantee.

Flexibility

You have control with flexible premium options, withdrawal features and a wide choice of crediting strategies to allocate your values.

A closer look at Fixed Indexed Annuities (FIAs)

A Fixed indexed annuity is a type of annuity contract that can credit interest based on the performance of an index, like the S&P 500, without actually participating in the stock market.

Fixed Indexed Annuities Can Provide:

- Tax Deferral
- Guaranteed Accumulation Value
- Guaranteed safety of premiums paid and interest earned
- Potential for higher interest crediting than traditional fixed annuities
- Death Benefit Protection - upon death, the accumulated value passes to your beneficiaries

Already saving pre-tax?

If you are already saving through an IRA, 403(b) or 457, these plans allow you to save pre-tax and defer taxes on interest you earn.⁴

The FIT Secure Growth annuity may be a good choice for your qualified retirement plan. Remember, annuities offer the benefit of guaranteed accumulation and guaranteed safety of premiums and earnings.

The Power of Tax Deferral

Annuities receive a tax benefit in the form of tax deferral on earnings. This means that the interest you are credited today won't be taxed until you decide to withdraw it and can help further build your retirement savings.

³ Assuming no withdrawals during withdrawal charge period.

⁴ Buying an annuity within a tax-deferred retirement plan doesn't offer extra tax benefits. If considering an annuity within a retirement plan, base your purchase decision on the annuity's other features and benefits, as well as its risks and costs, not its tax benefits.



How Your Annuity Grows



Step 1: You pay a premium to the insurance company.



Step 2: Each month your premiums are held at interest until they are swept into the crediting strategies of your choice. The Participation Rates, Caps, and Declared Rate applicable for the next year are determined at this time.



Step 3: For the Declared crediting strategy, interest is credited daily for the next year. For the other crediting strategies, on the first anniversary of the sweep date, we determine if any indexed interest will be credited based on movements in that index over the one-year period and adjusted for the Participation Rates and Caps, determined at the beginning of the year.

For all of our indexed interest crediting strategies, you can never earn less than zero percent interest.

Increases in your interest accounts are locked-in every year and you can never lose interest previously credited.

How Does Indexed Interest Crediting Work?

If the index goes up, you may earn interest, but if the index goes down, your principal and interest earned are protected from loss. Indexed interest accounts calculate interest using a Participate Rate or Cap that is declared in advance.



The Participation Rate

The percentage of the change of the index that you will participate in when calculating the interest that you will earn – for example, 70% of the index increase.



The Cap

A maximum amount of interest that will be credited to a strategy.

Annual Cap – For example, on a strategy that has an annual Cap of 3%, if the index goes up between 0% to 3%, then you are credited interest equal to that rise. If the index rises over 3% you are credited the maximum Cap of 3%.

Monthly Sum Cap – For strategies using the Monthly Sum method with a 1.25% monthly cap, the monthly index change used to determine the annual interest credit is capped at +1.25%. There is no negative monthly cap, but the sum of the 12 months is protected by the 0% floor.

What is a market index?

A market index is a metric that tracks the performance of a group of stocks or other investments to give an indication of the overall performance of the market. An investment cannot be made directly into an index.

Common Market Indexes

- S&P 500
- NASDAQ
- Dow Jones Industrial Average
- Russell Index
- MSCI

Interest Crediting and Indexed Strategies

Interest Crediting Strategies

Declared Crediting Strategy

Interest is credited daily at a declared effective annual interest rate. We set the rate in advance of each one-year crediting period.

Annual Point-to-Point

Interest is credited based in part on the change in the index from the beginning of the year to the end of the year. Interest is determined by applying the Cap or Participation rate on the index change.

Annual Monthly Sum Cap

Interest is credited based in part on the 12 monthly changes in the S&P 500 during the year. Interest is determined by applying the Cap to each monthly change then totaling the 12 capped monthly changes (both positive and negative).

Indexed Strategies

The US Fundamental Balanced Index


This index aims to minimize volatility through a blend of US Equities, US Treasuries and Cash. The asset classes are rebalanced daily to seek to minimize risk and the mix of US Equities is revised quarterly. This index was created and is owned by PIMCO.

The Global Balanced Index

This index aims to enhance risk-adjusted returns by tracking a blend of global asset classes: equities, bonds and commodities. The index composition is rebalanced among asset classes monthly based on the SG Sentiment Indicator. This indicator is made up of six cross asset market risk measures. The overall allocation is then reviewed daily to reduce market exposure in case of high volatility. This index was created and owned by Société Générale.

S&P 500

The S&P 500 is a weighted index of 500 leading U.S. publicly traded companies by market value and is one of the most common benchmarks for the broader U.S. equity markets.



Increase
your interest
potential! Rate
Booster crediting
options provide higher
participation rate
and cap for an
annual fee.



FIT Secure Growth

Helping You
Achieve a Secure
Retirement

Additional Benefits

Your FIT Secure Growth Annuity provides many additional benefits at no additional cost, such as:

Nursing Care and Terminal Illness Riders

(in states where approved)

These riders give you peace of mind knowing that in case of a qualifying medical event, you can access up to \$250,000 of your money at any time without paying a withdrawal charge.

10% Free Withdrawal in Policy Years 2+

We know there are times when you may need to access your policy values. That is why you can take up to 10% per year from your policy without a withdrawal charge, if available by law.⁵

Required Minimum Distributions

Surrender charges will not be applied to any amounts withdrawn from your policy to satisfy IRS required minimum distributions.

FIT Secure Growth Special Features

Emergency Access Waiver

Available on FIT Retirement Series products currently in 403(b) or 457(b) status (types of retirement plans) and policy is eligible for a distribution.

For 403(b) Hardship or 457(b) Unforeseen Emergency distributions

- Policy must be in force for one year and distribution payable to the annuitant is approved by the Plan/Third Party Administrator (TPA)
- All Withdrawal Charges and Market Value Adjustment (MVA) are waived

For separation from service or disability

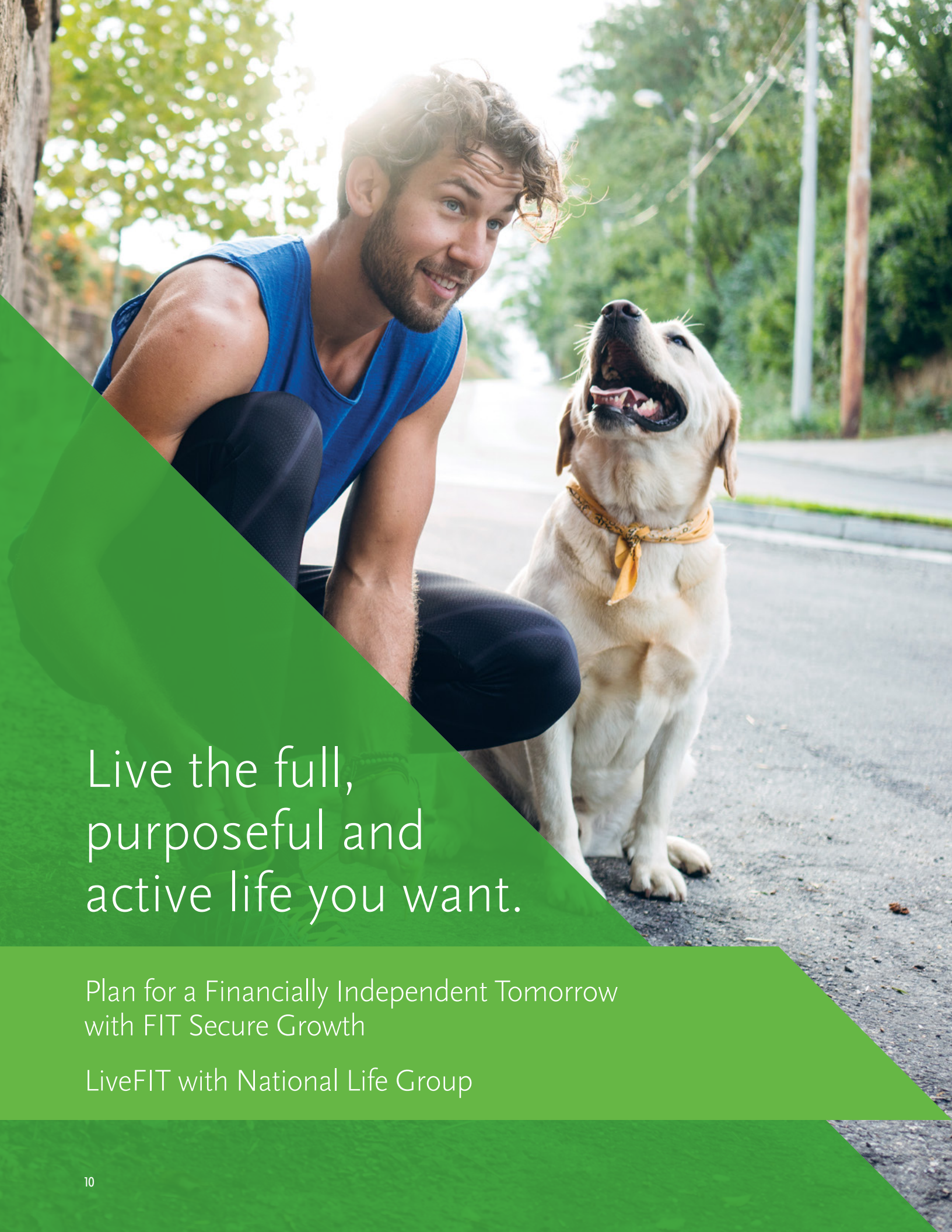
- Policy must be in force for one year and the Policy owner must be separated from service from the plan sponsor or disabled
- Withdrawal Charge and MVA are waived on
 - 20% of the accumulation value in years 2-4
 - 100% of the accumulation value in years 5+

Distribution is subject to IRS taxes and, if applicable, IRS 10% early distribution penalty

Policy Loans

If you own FIT Secure Growth within an employer's retirement plan, and if your plan allows for policy loans, you may take a loan from your FIT Secure Growth policy in accordance with the provisions of the plan.

⁵ Withdrawals from an annuity within a retirement plan may be subject to plan restrictions. Withdrawals prior to age 59 ½ may be subject to a 10% Federal Tax Penalty.

A man with curly hair and a beard, wearing a blue tank top and black pants, is crouching on a paved path. He is looking towards the camera with a smile. Next to him, a light-colored dog is sitting and looking up at him with its mouth open. The background shows trees and a utility pole. A large green diagonal shape covers the bottom left of the image, containing the text.

Live the full,
purposeful and
active life you want.

Plan for a Financially Independent Tomorrow
with FIT Secure Growth

LiveFIT with National Life Group

FIT Secure Growth

Product Details

Type	Flexible premium deferred indexed annuity										
Plan Options	403(b) TSA, ROTH 403(b), IRA, SEP IRA, SIMPLE IRA, ROTH IRA, 457(b), Roth 457(b), Pension/Profit sharing and Non-Qualified										
Interest Crediting Options	S&P 500 annual point to point with a cap S&P 500 monthly sum cap US Fundamental Balanced Index annual point to point with a participation rate Global Balanced Index annual point to point with a participation rate Declared rate										
Rate Booster	A Rate Booster strategy is optional for all indexing strategies. Money allocated to a Rate Booster strategy has 1% annual charge deducted from it's accumulation value. ⁶										
Account Reallocation	Allowed on each anniversary (with written notification to 15 days prior to anniversary)										
Issue Age	0-85										
Minimum Premium	\$100 per month salary reduction/deduction or auto bank draft or \$5,000 single premium: Only salary reduction/deduction or auto bank draft accepted after 5th policy year subject to \$50,000 annual limit										
Maximum Premium	\$1,000,000 age 0-70; \$750,000 age 71-75; \$500,000 age 76-80; \$250,000 age 81-85										
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.										
Withdrawal charges	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 10 policy years.										
Riders	Nursing Care & Terminal Illness at no additional cost in approved states. Emergency Access Waiver for 403(b) and 457(b) policies at no additional cost.										
Loans	\$500 minimum for 403(b) and 457(b) if the plan permits										
Death Benefit	Full accumulation value at death of the annuitant										

⁶ Rate Booster only benefits interest crediting during periods where interest is credited to that strategy. If no indexed interest is credited for that period, Rate Booster will have no effect. The charge for Rate Booster occurs for every crediting period regardless of whether interest is credited.

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.

FIT Secure Growth fixed indexed annuity, form series 20375(0418)/ICC-18-20375(0418), Nursing Care Rider form series 7648 and Terminal Illness Rider form series 7649 are issued by Life Insurance Company of the Southwest. This advertising material is used by multiple states, some with varying form number requirements; therefore, all required variations are provided. Not all policies or riders are available in all states – please check with your agent regarding availability in your state.

This advertising is not approved for use in DE, ID, OK, OR, WY

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The Index Parties have no obligation to, and will not, take the needs of LICS or any annuitant into consideration in determining, composing or calculating the Index. The selection of the Index as a crediting option under a Fixed Indexed Annuity does not obligate LICS or SG to invest annuity payments in the components of the Index. 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THE INDEX PARTIES SHALL NOT BE LIABLE (WHETHER IN NEGLIGENCE OR OTHERWISE) TO ANY PERSON FOR ANY ERROR OR OMISSION IN THE INDEX OR IN THE CALCULATION OF THE INDEX, AND THE INDEX PARTIES ARE UNDER NO OBLIGATION TO ADVISE ANY PERSON OF ANY ERROR THEREIN, OR FOR ANY INTERRUPTION IN THE CALCULATION OF THE INDEX. NO INDEX PARTY SHALL HAVE ANY LIABILITY TO ANY PARTY FOR ANY ACT OR FAILURE TO ACT BY THE INDEX PARTIES IN CONNECTION WITH THE DETERMINATION, ADJUSTMENT OR MAINTENANCE OF THE INDEX. WITHOUT LIMITING THE FOREGOING, IN NO EVENT SHALL AN INDEX PARTY HAVE ANY LIABILITY FOR ANY DIRECT DAMAGES, LOST PROFITS OR SPECIAL, INCIDENTAL, PUNITIVE, INDIRECT OR CONSEQUENTIAL DAMAGES, EVEN IF NOTIFIED OF THE POSSIBILITY OF SUCH DAMAGES. No Index Party is a fiduciary or agent of any purchaser, seller or holder of a Fixed Indexed Annuity. None of SG, S&P, or any third party licensor shall have any liability with respect to the Fixed Indexed Annuity in which an interest crediting option is based is on the Index, nor for any loss relating to the Fixed Indexed Annuity, whether arising directly or indirectly from the use of the Index, its methodology, any SG Mark or otherwise. Obligations to make payments under the Fixed Indexed Annuities are solely the obligation of LICS. In calculating the performance of the Index, SG deducts a maintenance fee of 0.50% per annum on the level of the Index, and fixed transaction and replication costs, each calculated and deducted on a daily basis. The transaction and replication costs cover, among other things, rebalancing and replication costs. The total amount of transaction and replication costs is not predictable and will depend on a number of factors, including the leverage of the Index, which may be as high as 200%, the performance of the indexes underlying the Index, market conditions and the changes in the market states, among other factors. The transaction and replication costs, which are increased by the Index’s leverage, and the maintenance fee will reduce the potential positive change in the Index and increase the potential negative change in the Index. While the volatility control applied by the Index may result in less fluctuation in rates of return as compared to indices without volatility controls, it may also reduce the overall rate of return as compared to prod

The PIMCO US Fundamental Balanced Index (the “Index”) is a trademark of Pacific Investment Management Company LLC (“PIMCO”) and has been licensed for use for certain purposes by National Life Insurance Company (the “Company”) with respect to this annuity (“the Product”). The Index is the exclusive property of PIMCO and is made and compiled without regard to the needs, including, but not limited to, the suitability, appropriateness or needs, as applicable, of the Company, the Product, or any Product owners. The Product is not sold, sponsored, endorsed or promoted by PIMCO or any other party involved in, or related to, making or compiling the Index. It is not possible to directly invest in the Index. PIMCO does not make any warranty or representation as to the accuracy, completeness, or availability of the Index or information included in the Index and shall have no responsibility or liability for the impact of any inaccuracy, incompleteness, or unavailability of the Index or such information. Neither PIMCO nor any other party involved in, or related to, making or compiling the Index makes any representation or warranty, express or implied, to the Product owner, the Company, or any member of the public regarding the advisability of purchasing annuities generally or the Product particularly, the legality of the Product under applicable federal or state securities, state insurance and any tax laws, the ability of the Product to track the performance of the Index, any other index or benchmark or general fixed income market or other asset class performance, or the results, including, but not limited to, performance results, to be obtained by the Company, the Product, Product owners, or any other person or entity. PIMCO does not provide investment advice to the Company with respect to the Product, to the Product, or to Product owners. Neither PIMCO nor any other party involved in, or related to, making or compiling the Index has any obligation to continue to provide the Index to the Company with respect to the Product. Neither PIMCO nor any other party involved in, or related to, making or compiling the Index makes any representation regarding the Index, Index information, performance, annuities generally or the Product particularly. PIMCO disclaims all warranties, express or implied, including all warranties of merchantability or fitness for a particular purpose or use. PIMCO shall have no responsibility or liability with respect to the Product. The Index is comprised of a number of constituents, some of which are owned by entities other than PIMCO. The Index relies on a variety of publicly available data and information and licensable equity and fixed income sub-indices. All disclaimers referenced in herein relative to PIMCO also apply separately to those entities that are owners of the constituents of the PIMCO Index and to the Index Calculation Agent.

All withdrawals made from annuities with pre-tax contributions are taxed as ordinary income. All withdrawals from an annuity purchased with non-qualified monies are taxable as ordinary income only to the extent there is a gain in the policy. In addition, withdrawals prior to age 59 ½ may be subject to a 10% Federal Tax Penalty.

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.



National Life
Group®

Experience Life®

Top 10 Reasons

TO PURCHASE A FIXED INDEXED ANNUITY FROM NATIONAL LIFE GROUP®

1. I want to do business with a company I can trust.

- National Life's subsidiary – Life Insurance Company of the Southwest – is the Longest Standing Issuer of Fixed Indexed Annuities in the marketplace¹.
- National Life has been keeping its promises to policy holders since 1848!

2. I want to save, but my money is limited.

- I am looking to save money for retirement, but I am not comfortable losing money.
- Flexible indexed annuities can be started with as little as \$100 per month.
- Fixed Indexed Annuities offer guaranteed safety of principal and guaranteed² minimum return.

3. I want to make contributions on my terms, without worrying about market conditions.

- Market timing is not necessary on indexed annuities.

4. I want an income stream, regardless of how long I live.

- Lifetime Income Riders³ offer protection against outliving accumulated value.



5. I want access to my money.

- After the 1st policy year, you may withdraw up to 10% of your accumulation value without application of withdrawal charges⁴.
- Annuitization with a life payout allows you to turn your annuity accumulation into an income stream for life.
- No surrender penalties from insurance carrier to withdraw money in the event of nursing home confinement or terminal illness. (In approved States, subject to rider limitations.)

Products issued by
Life Insurance Company of the Southwest®

National Life Group® is a trade name of National Life Insurance Company, founded in Montpelier, VT in 1848, Life Insurance Company of the Southwest, Addison, TX, chartered in 1955, and their affiliates. Each company of National Life Group is solely responsible for its own financial condition and contractual obligations. Life Insurance Company of the Southwest is not an authorized insurer in New York and does not conduct insurance business in New York.

6. I want the ability to outpace other fixed money products.

- Interest in an indexed annuity is credited based on a formula that considers changes in a market index. When the index performs well the interest credited has the potential to be higher than current interest rates.

7. I want the benefits of triple compounding.

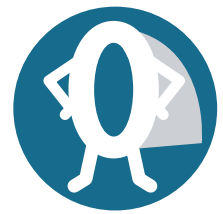
- Earning interest on my contributions
- Earning interest on my interest
- Earning interest on the money that I would have paid in taxes⁵



8. The power of the annual reset⁶.

- Interest is locked in to accumulation value annually.
- Provides opportunity when the index is up and protection when the index is down.

- Zero is my Hero—an indexed annuity with annual interest may earn 0% interest in a year, but never a negative amount. Because of the annual reset, the index does not have to make-up value from a down year. The index's year-end value becomes the next year's year-start value.



9. I want the money to go to my family if I die.

- Indexed annuities that have not yet been annuitized pay the full accumulation value upon death of the annuitant. Once annuitized the owner can choose survivor benefits for their income payout.
- Properly designated beneficiaries ensure that annuities will not have to go through probate.

10. I need to supplement my Social Security payments.

- Currently Social Security benefits are only intended to provide for 40% of retirement income—future benefits may provide for less⁷.

Life Insurance Company of the Southwest®

1 Koco, L. (2015). FIAs at Age 20: Industry Leaders Weigh In. Annuity News.

2 Guarantees are based on the claims paying ability of the issuing company. Assumes no withdrawals are made. Indexed annuities have surrender charges that are assessed during the early years of the contract if the annuity is surrendered.

3 Income riders allow for guaranteed lifetime withdrawals, even if the accumulation value is depleted. Riders are supplemental benefits that can be added to an annuity. Riders are optional, may require additional premium and may not be available in all states or on all products. This is not a solicitation of any specific annuity contract.

4 Subject to IRS guidelines. Withdrawals prior to age 59½ may be subject to IRS 10% early distribution penalty.

5 Taxes are paid at the time of withdrawal.

6 The owner of an indexed annuity may experience better interest crediting than a traditional fixed annuity during periods when the market performs well. Indexed Annuities do not directly participate in any stock or equity investments. An investment cannot be made directly into an index.

7 Campbell, T. (2016). How Much of My Income Will Social Security Replace in Retirement? The Motley Fool.com

The companies of National Life Group® and their representatives do not offer tax or legal advice. For advice concerning your own situation, please consult with your appropriate professional advisor.



National Life
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Experience Life®

FIT Rewards Growth

FLEXIBLE PREMIUM INDEXED ANNUITY

Financially
Independent
for Tomorrow

Helping you
grow and protect
your retirement
savings.

Products issued by
Life Insurance Company of the Southwest®

TC102227(0718)3

Cat No 103990(0918)

liveFIT

Live Financially Fit for Life

A key concern across all generations is having a retirement savings that will allow them to retire comfortably. This becomes even more important as we live longer!



Are You Financially Fit?

Just like physical fitness relies on eating well and exercising, financial fitness relies on you doing a few important things.

Your Retirement Workout Routine



Step 1

Set a goal.



Step 2

Make a plan for reaching your goal.



Step 3

Figure out what you need to get the most out of your efforts.



Step 4

Commit to the steps in your plan to achieve your goal.

Helping to Achieve Financial Fitness

Feature	Result
Tax Deferral	Helps your savings grow faster than if you paid taxes on your earnings each year.
Guarantees	You can be assured that your premiums paid and interest earned will never lose value. ¹
Index Strategies	With several index strategies to choose from, your account can benefit from interest crediting tied in part to the change in a major market index. ²

Exercise the features of FIT Rewards Growth
to ensure you are financially fit for the future.

¹ Guarantees are dependent upon the claims-paying ability of the issuing company.

² Indexed annuities do not directly participate in any stock or equity investments.

FIT Rewards Growth Can Help

As a Fixed Indexed Annuity, FIT Rewards Growth helps to boost your retirement savings through an interest crediting process of interest that is based, in part, on the change in an index. This “indexing” approach can offer you greater accumulation potential than fixed annuities or other fixed-interest products that typically have limited upside opportunities.

Boost Your Savings

Through a guaranteed 5% immediate interest credit³ for each premium you pay in the first eight policy years.

Never Lose a Penny⁴

Premiums paid, immediate interest credits and other interest credited are not subject to market risk with our 0% floor guarantee.

Flexibility

You have control with flexible premium options, withdrawal features and a wide choice of crediting strategies to allocate your values.

A closer look at Fixed Indexed Annuities (FIAs)

A Fixed indexed annuity is a type of annuity contract that can credit interest based on the performance of an index, like the S&P 500, without actually participating in the stock market.

Fixed Indexed Annuities Can Provide:

- Tax Deferral
- Guaranteed Accumulation Value
- Guaranteed safety of premiums paid and interest earned
- Potential for higher interest crediting than traditional fixed annuities
- Death Benefit Protection – upon death, the accumulated value passes to your beneficiaries

The Power of Tax Deferral

Annuities receive a tax benefit in the form of tax deferral on earnings. This means that the interest you are credited today won't be taxed until you decide to withdraw it and can help further build your retirement savings.

Already saving pre-tax?

If you are already saving through an IRA, 403(b) or 457, these plans allow you to save pre-tax and defer taxes on interest you earn.⁵

The FIT Rewards Growth annuity may be a good choice for your qualified retirement plan. Remember, annuities offer the benefit of guaranteed accumulation, guaranteed safety of premiums and earnings and with FIT Rewards Growth, a guaranteed immediate interest credit for your premiums paid in the first eight policy years.

³ Immediate Interest Credits are subject to recapture in the first eight policy years for any withdrawals in excess of the penalty free amount.

⁴ Assuming no withdrawals during withdrawal charge period.

⁵ Buying an annuity within a tax-deferred retirement plan doesn't offer extra tax benefits. If considering an annuity within a retirement plan, base your purchase decision on the annuity's other features and benefits, as well as its risks and costs, not its tax benefits.



How Your Annuity Grows



Step 1: You pay a premium to the insurance company.



Step 2: Each month your premiums are held at interest until they are swept into the crediting strategies of your choice. The Participation Rates, Caps, Threshold, and Declared Rate applicable for the next year are determined at this time.



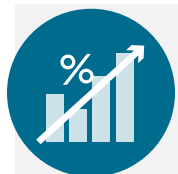
Step 3: For the Declared crediting strategy, interest is credited daily for the next year. For the other crediting strategies, on the first anniversary of the sweep date, we determine if any indexed interest will be credited based on movements in that index over the one-year period and adjusted for the Participation Rates, Caps, and Threshold determined at the beginning of the year.

For all of our indexed interest crediting strategies, you can never earn less than zero percent interest.

Increases in your interest accounts are locked-in every year and you can never lose interest previously credited.

How Does Indexed Interest Crediting Work?

If the index goes up, you may earn interest, but if the index goes down, your principal and interest earned are protected from loss. Indexed interest accounts calculate interest using a Participate Rate, Cap, or Threshold that is declared in advance.



The Participation Rate

The percentage of the change of the index that you will participate in when calculating the interest that you will earn – for example, 70% of the index increase.



The Cap

A maximum amount of interest that will be credited to a strategy.

Annual Cap – For example, on a strategy that has an annual Cap of 3%, if the index goes up between 0% to 3%, then you are credited interest equal to that rise. If the index rises over 3% you are credited the maximum Cap of 3%.

Monthly Sum Cap – For strategies using the Monthly Sum method with a 1.25% monthly cap, the monthly index change used to determine the annual interest credit is capped at +1.25%. There is no negative monthly cap, but the sum of the 12 months is protected by the 0% floor.



The Threshold

A minimum the index must increase before interest is credited – for example a threshold of 1.5% means that interest is credited if the index is up by more than the 1.5% threshold.

What is a market index?

A market index is a metric that tracks the performance of a group of stocks or other investments to give an indication of the overall performance of the market. An investment cannot be made directly into an index.

Common Market Indexes

- S&P 500
- NASDAQ
- Dow Jones Industrial Average
- Russell Index
- MSCI

Interest Crediting and Indexed Strategies

Interest Crediting Strategies

Declared Crediting Strategy

Interest is credited daily at a declared effective annual interest rate. We set the rate in advance of each one-year crediting period.

Annual Point-to-Point S&P 500® Index, Barclays Low Volatility 5 Index or Bank of America Merrill Lynch GPA Index

Interest is credited based in part on the change in the index from the beginning of the year to the end of the year. Interest is determined by applying the Cap on the S&P 500 Index change, Participation Rate on the Bank of America Merrill Lynch GPA Index change or Threshold on the Barclays Low Volatility 5 Index change.

Annual Monthly Sum Cap S&P 500® Index

Interest is credited based in part on the 12 monthly changes in the S&P 500 during the year. Interest is determined by applying the Cap to each monthly change then totaling the 12 capped monthly changes (both positive and negative).

Indexed Strategies

Barclays Low Volatility 5

The Barclays Low Volatility 5 Index employs a non-discretionary, rules-based methodology based on a dynamic composition of 50 large-cap, value-oriented equities designed to maintain a target volatility.

Bank of America Merrill Lynch GPA Index

The Bank of America Merrill Lynch Graded Portfolio Allocation (GPA) Index aims to minimize volatility through a blend of equities, Real Estate Investment Trusts (REITs) and bonds. Its composition is continuously rebalanced and a stop-loss mechanism helps reduce exposure to under-performing asset classes.

S&P 500

The S&P 500 is a weighted index of 500 leading U.S. publicly traded companies by market value and is one of the most common benchmarks for the broader U.S. equity markets.

5%
Immediate
Interest Credit

For premiums paid in the
first eight policy years.

A photograph of two men sitting at a wooden picnic table outdoors, playing checkers. The man on the left is older, with a grey beard, wearing a light-colored bucket hat and a short-sleeved button-down shirt. The man on the right is younger, wearing a plaid shirt over a blue t-shirt. They are both smiling and looking at the checkers board. On the table are two brown beer bottles, a blue lantern, a red lantern, a stack of colorful bowls, and a box of checkers. In the background, there is a white RV with its door open, surrounded by green trees and foliage.

FIT Rewards Growth

Helping You
Achieve a Rewarding
Retirement

Additional Benefits

Your FIT Rewards Growth Annuity provides many additional benefits at no additional cost, such as:

Nursing Care and Terminal Illness Riders *(in states where approved)*

These riders give you peace of mind knowing that in case of a qualifying medical event, you can access up to \$250,000 of your money at any time without paying a withdrawal charge.

10% Free Withdrawal

We know there are times when you may need to access your policy values. That is why after the first policy year you can take up to 10% per year from your policy without a withdrawal charge, if available by law.⁶

Required Minimum Distributions

Surrender charges will not be applied to any amounts withdrawn from your policy to satisfy required minimum distributions starting at age 70 1/2.

FIT Rewards Growth Special Features

Emergency Access Waiver

Available on FIT Retirement Series products currently in 403(b) or 457(b) status (types of retirement plans) and policy is eligible for a distribution.

For 403(b) Hardship or 457(b) Unforeseen Emergency distributions

- Policy must be in force for one year and distribution payable to the annuitant is approved by the Plan/Third Party Administrator (TPA)
- All Withdrawal Charges and Market Value Adjustment (MVA) are waived

For separation from service or disability

- Policy must be in force for one year and the Policy owner must be separated from service from the plan sponsor or disabled
- Distributions payable to the annuitant will have the Withdrawal Charge and MVA waived on
 - 20% of the accumulation value in years 2-4
 - 100% of the accumulation value in years 5+

Distribution is subject to IRS taxes and, if applicable, IRS 10% early distribution penalty

Policy Loans

If you own FIT Rewards Growth within an employer's retirement plan, and if your plan allows for policy loans, you may take a loan from your FIT Rewards Growth policy in accordance with the provisions of the plan.

⁶ Withdrawals from an annuity within a retirement plan may be subject to plan restrictions. Withdrawals prior to age 59 ½ may be subject to a 10% Federal Tax Penalty.

Product Details

Immediate Interest Credits

A 5% Immediate Interest Credit will be applied for each payment received in the first eight policy years.

If a withdrawal is made in excess of the 10% free withdrawal within the first eight policy years, it will be subject to the following recapture schedule:

Year	% Recapture	Year	% Withdrawal
1	90%	5	50%
2	80%	6	40%
3	70%	7	30%
4	60%	8	20%

Withdrawal Charges

Withdrawals from your policy that don't qualify for a waiver of withdrawal charge, and that are in excess of the 10% free withdrawal, will be subject to a withdrawal charge.

Withdrawal Charge Schedule:

Year	% Charge	Year	% Withdrawal
1	8.25%	6	4%
2	8%	7	3%
3	7%	8	2%
4	6%	9	1%
5	5%	10	0%

Market Value Adjustment (MVA)

Any withdrawal in excess of the 10% free withdrawal, unless it qualifies under the Emergency Access provision, is subject to an MVA during the 10-year MVA period. Depending on the interest rates at the time of the withdrawal, the amount withdrawn may be increased or decreased after the withdrawal charge and recapture are applied.

Penalty Free Withdrawal

Up to 10% of the Accumulation Value may be withdrawn each year, after the first year, if permitted by IRS code. Withdrawals prior to age 59 1/2 may be subject to an additional IRS 10% premature distribution penalty.

Policy Loans

Policies in 403(b)/457(b) status are eligible for loans if the plan permits.

Premium Limits

Minimum to Issue:

- Monthly Salary Reduction/Deduction or bank draft: \$100
- or Lump Sum: \$5,000

Only salary reduction/deduction or auto bank draft accepted

after 5th policy year subject to \$50,000 annual limit.

Cumulative Maximum Total:

- Ages 0-70: \$1,000,000
- Ages 71-75: \$750,000

Maximum Issue Age: 75



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purposeful and
active life you want.

Plan for a Financially Independent Tomorrow
with FIT Rewards Growth

LiveFIT with National Life Group

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All withdrawals made from annuities with pre-tax contributions are taxed as ordinary income. All withdrawals from an annuity purchased with non-qualified monies are taxable as ordinary income only to the extent there is a gain in the policy. In addition, withdrawals prior to age 59 ½ may be subject to a 10% Federal Tax Penalty.

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.

UNDERSTANDING SAFE RETIREMENT ROLLOVER OPTIONS 101

Presented by
Caroline Opurum, Owner / Agent
Insurance Lady of Atlanta LLC



**RETIREMENT
JUST AHEAD**

Goodbye
Tension...

Hello



Pension!

RISK FREE





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**WHO WANTS TO
RETIRE A MILLIONAIRE?**

How annuities can help get clients to their goal

Presented by
Holly Taylor

ideal
producers group

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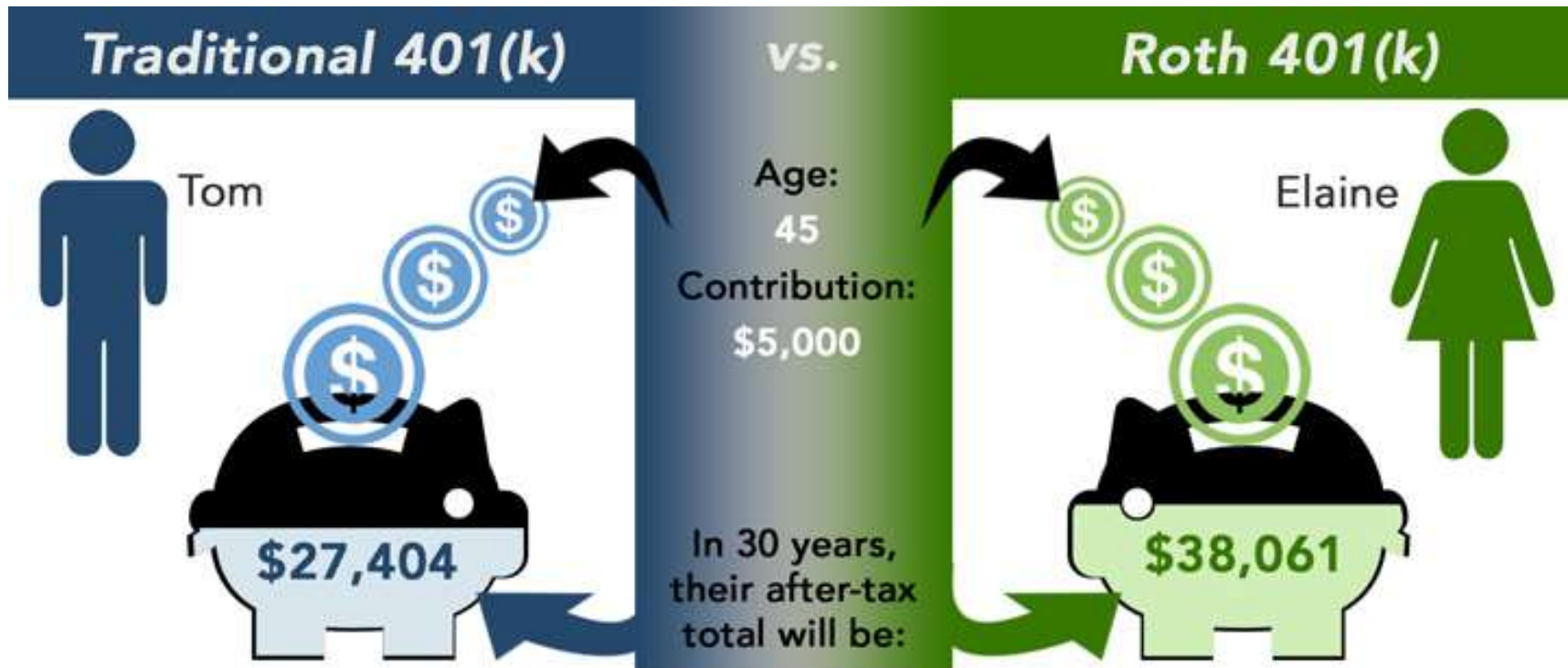
ARE YOU INVESTING FOR YOUR RETIREMENT?



By DollarsAndSense.Sg

AGE	Amount Invested	2% Fixed Deposits	4% CPFSA	6% STI ETF	8% Growth Stocks
30	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000
35	\$25,000	\$26,020	\$27,082	\$28,185	\$29,333
40	\$50,000	\$54,749	\$60,031	\$65,904	\$72,433
45	\$75,000	\$86,467	\$100,118	\$116,380	\$135,761
50	\$100,000	\$121,487	\$148,890	\$183,928	\$228,810
55	\$125,000	\$160,151	\$208,230	\$274,323	\$365,530
60	\$150,000	\$202,840	\$280,425	\$395,291	\$566,416
65	\$175,000	\$249,972	\$368,261	\$557,174	\$861,584





This hypothetical example for is illustrative purposes only. It assumes a 30-year investing time horizon and compounds investments annually at a rate of 7% in the Roth and Traditional 401(k) accounts. Marginal tax rates are assumed to be 28% in the contribution year and in the year of withdrawal.

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Retirement

ROTH 401K IRA





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1040

For the year Jan. 1-Dec. 31, 20

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Traditional IRA**Roth IRA**

Age limit to create the IRA?	Yes, 70½	No
Age limit to contribute?	Yes, 70½	No
Tax-deductible contributions allowed?	Yes	No
Tax-deductible contributions limited?	Yes, by income	N/A
Nondeductible contributions allowed?	Yes	Yes
Nondeductible contributions limited?	Yes	Yes
Withdrawals are taxed?	Yes, of deductible contributions	No
Minimum required distribution?	Yes	No
Age of mandatory distribution?	70½	None
Minimum age for distribution?	Yes, 59½	Yes, 59½

