

## Income for Life

The Guaranteed Lifetime Income Rider (GLIR) guarantees policy owners an income payment from their annuity for the rest of their life... income they cannot outlive, all while maintaining control of, and access to, their money.

### GLIR features:

- Guaranteed lifetime income with step-up feature that recalculates income payment annually
- Competitive roll-up rates
- Automatic reset of the income calculation base if the accumulation value is higher in certain years
- The ability to stop and restart income
- Joint income withdrawal percentage at only a .5% reduction
- A Rider charge that is contractually specified at issue and calculated based on the accumulation value, not the higher income calculation base
- An Enhanced Benefit that increases the Guaranteed Withdrawal Percentage! The annuitant must qualify and cannot perform two out of six Activities of Daily Living on a permanent basis
- Policy owner retains control of their money, unlike annuitization

### Income Enhancement

The Special Enhanced Lifetime Income (SELI)<sup>1</sup> option on an LSW annuity can provide your clients with more income when they need it most. SELI can provide a significantly higher benefit than a standard option when the Annuitant is unable to perform two of the six Activities of Daily Living and qualifies for the Special Enhanced Life Income option.

<sup>1</sup> Activities of Daily Living include bathing, dressing, transferring, toileting, continence and eating. Loss of activity must be permanent and is subject to confirmation by independent health care professionals.

National Life Group is a diversified family of financial service companies that has successfully forged a strong identity as a product innovator offering personalized service. Companies in the group offer a comprehensive portfolio of life insurance, annuity and investment products to help individuals, families and businesses pursue their financial goals.

The Group is made up of National Life Insurance Company, founded in Montpelier, Vermont in 1848; Life Insurance Company of the Southwest, Dallas, Texas, and Sentinel Investments, Equity Services, Inc. and National Retirement Plan Advisors, all based in Montpelier.



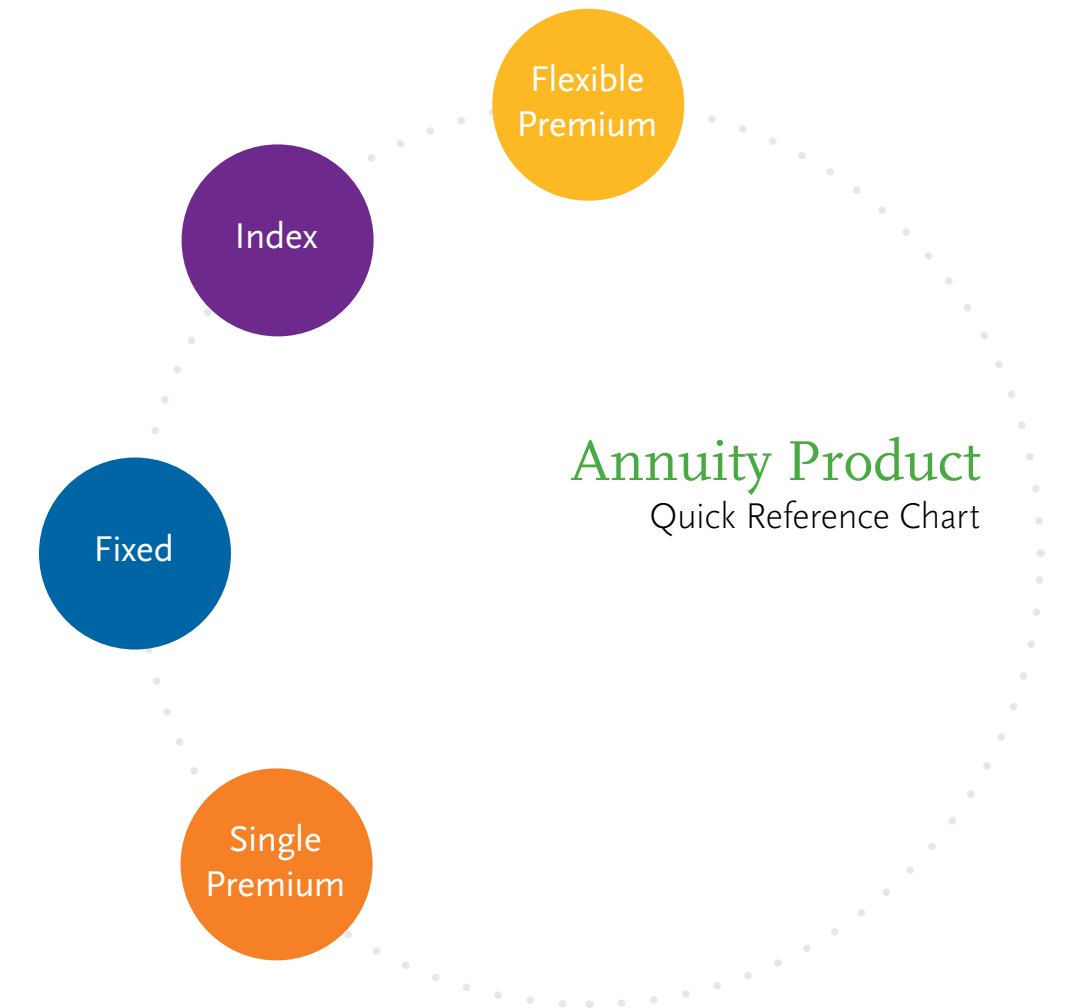
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National Life Insurance Company  
Life Insurance Company of the Southwest



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Experience Life®

Index Annuities	Flexible Premium			Single Premium							
	Name SecurePlus Platinum Form #7910 and 7916	SecurePlus Gold Form #7912, 7918 and 7938	SecurePlus Silver Form #7920	SecurePlus Saver Form #7951	SecurePlus Saver Select Form #7952	SecurePlus Premier 3 Form #7953	SecurePlus Premier 8 Form #7954	SecurePlus Premier 10 Form #7990	SecurePlus TLC Form #7906	SecurePlus Accumulator 3 Form #7919	SecurePlus Accumulator 5 Form #7917
<b>Unique Feature</b>	Highest Rates	10 year product	7 year product	5 year product	One time additional 10% penalty free withdrawal after the first policy year.	3% immediate interest credit; immediate interest may be withdrawn in the first policy year and for qualified policyowners may be placed on a no fee debit card	8% in total bonus; 5% bonus accumulation value plus a 3% immediate interest credit; immediate interest may be withdrawn in the first policy year and for qualified policyowners may be placed on a no fee debit card	10% bonus accumulation value	Special Enhanced Life Income (SELI) option	3% immediate interest credit	5% immediate interest credit
<b>Plan Options</b>	Q & NQ Excluding 412(i)	Q & NQ	Q & NQ Excluding 412(i)	Q & NQ Excluding 412(i)	Q & NQ Excluding 412(i)	Q & NQ Excluding 412(i)	Q & NQ Excluding 412(i)	Q & NQ Excluding 412(i)	403(b), IRA, Simple IRA, SEP IRA, 457, ROTH IRA, 401(k) and NQ	Q & NQ Excluding 412(i)	Q & NQ Excluding 412(i)
<b>Bonus Accumulation Value</b>	N/A	N/A	N/A	N/A	N/A	N/A	5% of premium paid, transferred to accumulation value years 8-12	10% of premium paid, transferred to accumulation value years 6-10	N/A	N/A	N/A
<b>Interest Rate Crediting Method</b>	Annual Ratchet/Point to Point, Annual Ratchet/Point to Daily Average, Declared Interest			Annual Ratchet Pt. to Pt. S&P 500® and Russell 2000®, Annual Ratchet Pt. to Daily Average S&P 500, Declared Interest				Annual Ratchet/Pt. to Pt., Annual Ratchet/Pt. to Daily Avg., Declared Int.			
<b>Index Used</b>	S&P 500	S&P 500	S&P 500	S&P 500 & Russell 2000	S&P 500 & Russell 2000	S&P 500 & Russell 2000	S&P 500 & Russell 2000	S&P 500 & Russell 2000	S&P 500	S&P 500	S&P 500
<b>Max. Owner/Annuitant Age (Actual Age)</b>	80 (53 in IL, TX and UT)	85	89	89	85	85	80; 57 in AK, AL, CA, DE, IL, MN, TX	80	80	85	80 (53 in TX)
<b>Min. Premium</b>	\$100/month PACP or salary reduction/ deduction \$5,000 NQ Single Premium, \$3,000 Q Single Premium			\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$25,000	\$15,000	\$15,000
<b>Max. Premium</b>	\$1,000,000 age 0-75; \$500,000 age 76-80	\$1,000,000 age 0-75; \$500,000 age 76-80; \$250,000 age 81-85	\$1,000,000 age 0-75; \$500,000 age 76-80; \$250,000 age 81-89	\$1,000,000 age 0-75; \$500,000 age 76-80; \$250,000 age 81-89	\$1,000,000 age 0-75; \$500,000 age 76-80; \$250,000 age 81-85	\$1,000,000 age 0-75; \$500,000 age 76-80; \$250,000 age 81-85	\$1,000,000 age 0-75; \$500,000 age 76-80	\$500,000 age 0-75; \$250,000 age 76-80	\$1,000,000 age 0-75; \$500,000 age 76-80	\$1,000,000 age 0-75; \$500,000 age 76-80; \$250,000 age 81-85	\$1,000,000 age 0-75; \$500,000 age 76-80
<b>403(b)/457(b) Loan Provision<sup>2</sup></b>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
<b>Withdrawal Charge (YR-%)<sup>1</sup></b>	1-14%; 2-14%; 3-13%; 4-12%; 5-11%; 6-10%; 7-9%; 8-8%; 9-7%; 10-6%; 11-5%; 12-4%; 13-3%; 14-2%; 15-1%	1-10%; 2-9%; 3-8%; 4-7%; 5-6%; 6-5%; 7-4%; 8-3%; 9-2%; 10-1%	1-8%; 2-8%; 3-7%; 4-6%; 5-5%; 6-4%; 7-2%	1-8%; 2-8%; 3-7%; 4-6%; 5-5%	1-8.25%; 2-8.25%; 3-7.25%; 4-6.25%; 5-5%; 6-4%; 7-3%; 8-2%	1-8.25%; 2-8.25%; 3-7.25%; 4-6.25%; 5-5%; 6-4%; 7-3%; 8-2%; 9-1%	1-10%; 2-10%; 3-10%; 4-9%; 5-8%; 6-7%; 7-6%; 8-5%; 9-4%; 10-3%; 11-2%; 12-1%	1-12%; 2-12%; 3-11%; 4-10; 5-9%; 6-8%; 7-7%; 8-6%; 9-5%; 10-3%	1-10%; 2-9%; 3-8%; 4-7%; 5-6%; 6-5%; 7-4%; 8-3%; 9-2%; 10-1%	1-10%; 2-9%; 3-8%; 4-7%; 5-6%; 6-5%; 7-4%; 8-3%; 9-2%; 10-1%	1-14%; 2-14%; 3-13%; 4-12%; 5-11%; 6-10%; 7-9%; 8-8%; 9-7%; 10-6%; 11-5%; 12-4%; 13-3%; 14-2%; 15-1%

Fixed Annuities	Flexible Premium				Single Premium					
	Name RetireOne Form #7925	RetireTwo Form #7930	RetireThree Form #7945	RetireFour Form #7940	RetireFive Form #7934	RetireMax Roth Advantage Form #7930	RetireMax Millenium Plus Form #7885	RetireMax TLC Form #7902	SureRate 2 Form #7852	
<b>Unique Feature</b>	1% additional interest	1% additional interest	Simplified Design	1% additional interest	5% additional interest	1% additional interest	5% additional interest	Special Enhanced Life Income (SELI) option	Multi-year guaranteed rate product. Interest guaranteed for two years	
<b>Plan Options</b>	Non-Qualified and Qualified Plans excluding 403(b) and 457(b)					Roth IRA only	Q and NQ Excluding 412i			
<b>Additional Interest</b>	Each premium received in the first Policy Year will receive an additional 1% interest for 12 months.	Each premium received in the first Policy Year will receive an additional 1% interest for 12 months.	N/A	Each premium received in the first Policy Year will receive an additional 1% interest for 12 months.	Each premium received in the first Policy Year will receive an additional 5% interest for 12 months.	Each premium received in the first Policy Year will receive an additional 1% interest for 12 months.	5% additional interest for 12 months	N/A	N/A	
<b>Max. Owner/Annuitant Age (Actual Age)</b>	85	85	75; 55 in TX	75; 54 in TX	80	75	80	80	90	
<b>Min. Premium</b>	\$100/month salary reduction/PAC or \$3,000 qualified / \$5,000 non-qualified single premium transfer.					\$100/month PACP or \$3,000 single premium transfer	\$5,000	\$25,000	\$25,000	
<b>Max. Premium</b>	\$1,000,000 age 0-75; \$500,000 age 76-80; \$250,000 age 81-85	\$1,000,000 age 0-75; \$500,000 age 76-80; \$250,000 age 81-85	\$1,000,000 age 0-75	\$1,000,000 age 0-75	\$1,000,000 age 0-75; \$500,000 age 76-80	\$1,000,000 age 0-75	\$1,000,000 age 0-75; \$500,000 age 76-80	\$1,000,000 age 0-75 ; \$500,000 age 76-80	\$1,000,000 ages 0-75; \$500,000 age 76-80; \$250,000 age 81+	
<b>403(b)/457(b) Loan Provision<sup>2</sup></b>	No					N/A	Yes	Yes	No	
<b>Withdrawal Charge (YR-%)<sup>1</sup></b>	1-10%; 2-9%; 3-8%; 4-7%; 5-6%; 6-4%; 7-2%	1-10%; 2-9%; 3-8%; 4-7%; 5-6%; 6-5%; 7-4%; 8-3%; 9-2%; 10-1%	1-12%; 2-11%; 3-10%; 4-9%; 5-8%; 6-7%; 7-6%; 8-5%; 9-4%; 10-3%; 11-2%; 12-1%	1-12.5%; 2-12.5%; 3-12.5%; 4-12%; 5-11%; 6-10%; 7-9%; 8-8%; 9-7%; 10-6%; 11-5%; 12-4%; 13-3%; 14-2%; 15-1%	1-10%; 2-9%; 3-8%; 4-7%; 5-6%; 6-5%; 7-4%; 8-3%; 9-2%; 10-1%	1-10%; 2-9%; 3-8%; 4-7%; 5-6%; 6-5%; 7-4%; 8-3%; 9-2%; 10-1%	1-10%; 2-9%; 3-8%; 4-7%; 5-6%; 6-5%; 7-4%; 8-3%; 9-2%; 10-1%	1-10%; 2-9%; 3-8%; 4-7%; 5-6%; 6-5%; 7-4%; 8-3%; 9-2%; 10-1%	1-2%; 2-1%; 5 year maturity	

### Special features for ALL products

**Free Withdrawal:** For all Index Fixed Interest Annuities, 10% of Accumulation Value annually after first year is permitted. Additionally, you must maintain at least \$2500 in your flexible premium annuity or at least \$5000 in your single premium annuity to keep it in force.

**Free Look:** All annuities have a free look period of 30 days.

Min. Guaranteed Index rate for all Indexed Annuities is 30%.

Min. Guaranteed Cap for all Indexed Annuities is 3%.

<sup>1</sup> In some states, withdrawal charges are reduced at certain ages. See website for details.

<sup>2</sup> 403(b) and 457(b) loan only available if plan permits.