Html agent instructions - please remove these instructions before submitting this email for advertising review:

Agents please use the subject line: Looking for an income solution that covers the bases?

Agents - please include your email signature (and, if registered with ESI, your securities disclosure) as part of this email when submitting for advertising review and approval. Please note that all disclosures and form numbers that appear must be included in the version you submit for compliance review. Note that you should not include a personal website address as part of your email signature on this marketing unless that site has been reviewed and approved by NLG compliance.

Headline: Looking for an income solution that covers the bases?

Body:

The Income Driver 10 FIA with the Standard Guaranteed Lifetime Income Rider will cover all the bases.

**Income Base Growth**

* **Immediate 25% Income Bonus at issue!**
* **10% Simple Roll-up for up to 10 years while you wait**

**Lifetime Income Strength and Options**

* **Withdrawal percentage: 65 year old 5.65%; 70 year old 6.15%**
* **Joint Income just 0.50 lower than single life\***
* **Increasing Income option available for single or joint life**

**Sick**

* **Activities of Daily Living Income Doubler available**

Please feel free to contact us if you have any questions or need a quote today!

Resources (if applicable):

Contact:

[Your Name]
[Your Phone Number]
[Your Email Address]
[Your Company]

For Agent and Recruiting Use Only – Not For Use With the General Public

Income Driver 7, 10; Zenith Income 7, 10; Growth Driver 7, 10; Zenith Growth 5, 7, 10 indexed annuities, form series 20834(0123), or state variation thereof, if available on the policy Guaranteed Lifetime Income Riders form series 20835(0123), or state variation thereof, Nursing Care Rider form series Form No. 7648, Emergency Access Waiver rider, form series 20834(0123)EAW, and Terminal Illness Rider form series Form No. 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.

\*Joint life income based on the youngest person age

Please add the following to the bottom of this page:

Products issued by:

Life Insurance Company of the Southwest

[Carrier name needs to be as large as NLG logo, if one will be added]

This is an advertisement.

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National Life Group® is a trade name of National Life Insurance Company, Montpelier, VT, Life Insurance Company of the Southwest, Addison, TX 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.

A Fixed Indexed Annuity (FIA) is usually a fixed annuity whose interest is determined, at least in part, by the performance of a specified index of the market. Unlike traditional fixed annuities, the policy owner may receive zero interest for a single period on a specific premium payment if the index performs poorly. However, with most designs, the premiums are protected and guaranteed to grow over time, and the owner of a fixed 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. Most FIAs permit owners to participate in only a stated percentage of an increase in an index, and also impose a "cap rate" that represents the maximum annual account value percentage increase allowed to contract owners. Because they are meant for long-term accumulation, most annuities have surrender charges that are assessed during the early years of the contract if the contract owner surrenders the annuity. In addition, withdrawals prior to age 59 1/2 may be subject to a 10% Federal Tax Penalty. The guarantees of annuity contracts are contingent on the claims-paying ability of the issuing insurance company. 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.

The Guaranteed Lifetime Income Rider (GLIR), is a rider that may be available on select fixed indexed annuity policies issued by Life Insurance Company of the Southwest. Electing this rider is optional, incurs an additional cost, and rider charges continue to be deducted regardless of whether interest is credited. Guaranteed Withdrawal Payments reduce the policy’s accumulated value, but you will continue to receive these payments during your lifetime even if your accumulation value declines to zero. Guarantees are dependent on the claims paying ability of the issuing Company. This is not the solicitation for any specific annuity.

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