



SecurePlus Advantage 79

Quick Reference Guide

SecurePlus Advantage 79 is designed specifically for Section 79 plans.

This one-product solution provides the flexibility to design the product one of two ways:

- Focus on the current tax benefits, or
- Focus on the future cash value accumulation.

Key features

SecurePlus Advantage 79 is a flexible premium Indexed Universal Life Insurance policy offering:

- Death Benefit Protection - Life Insurance creates an immediate reservoir of funds that, at death, can be used to help protect the financial security of your client's family or to help maintain their business.
- Income for Life – Payments are taken as loans, and policy loans are income tax-free. With the Lifetime Income Benefit Rider, your clients have the potential to receive a tax-free stream of income for life – guaranteed!¹
- Systematic Allocation – available for large annual premiums
- 0.35% Accumulated Value Enhancement credited to the accumulated cash value starting at the end of contract year 11
- Living Benefit Riders
- Five-year declining surrender charge
- Variable and Fixed Loan Options with overloan protection²
- 1035 Exchanges with loans
- Full customization with available riders
- Interest Crediting Strategies – one fixed, four indexed based on the S&P 500[®] and one indexed based on the MSCI Emerging Markets Index.
 - Basic Strategy – Holding account
 - Fixed Strategy – Fixed interest crediting rate
 - Indexed Strategy 1 – Point-to-Point, Cap focus, based on the S&P 500[®]
 - Indexed Strategy 2 – Point-to-Point, participation rate focus, based on the S&P 500[®]
 - Indexed Strategy 3 – Point-to-Point, no Cap, based on the S&P 500[®]
 - Indexed Strategy 4 – Point-to-Average, no Cap, based on the S&P 500[®]
 - Indexed Strategy 5 – Point-to-Point, Cap focus, based on the MSCI Emerging Markets Index

Product issued by
Life Insurance Company of the Southwest[®]

Experience Life[®]

SecurePlus Advantage 79 is underwritten by Life Insurance Company of the Southwest, Addison, Texas.

Section 79 plans are offered and administered independently of the companies of National Life Group. The issuing company of National Life Group is bound only by the terms of the life insurance contracts.

¹ The Lifetime Income Benefit Rider provides a benefit for the life of the insured if certain conditions are met, including but not limited to the insured's attained age being between age 60 and 85, and that the policy has been in force at least 10 years. Insufficient policy values or outstanding policy loans may also restrict exercising the rider. Exercising the rider and receiving an income benefit will reduce the policy's cash value and death benefit and may terminate other riders or reduce their benefits. There is a charge for the rider during the income period. Guarantees are dependent on the claims-paying ability of the issuing company.

² Substantial limitations apply to exercising the Overloan Protection Rider, including that the policy be in force at least 15 years and the insured having attained the age of 75. Exercising the rider results in a paid-up policy. There is no cost for this optional rider, however there is a fee charged when the rider is exercised.

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

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Product at a Glance

Issue ages: 20- 85 (age nearest birthday)

Minimum Face Amount:	\$100,000	
Pension Minimum Face Amount:¹	Standard Initial: \$5,000 (\$25,000 for WA) Preferred Initial: \$100,000	
Rate Classes:	Elite Non-Tobacco (issue ages 20-75) Preferred Non-Tobacco (issue ages 20-85) Standard Non-Tobacco (issue ages 20-85) Preferred Tobacco (issue ages 20-85) Standard Tobacco (issue ages 20-85)	
Substandard:	Table ratings and flat extras are available with Standard Non-Tobacco and Standard Tobacco classes. Temporary flat extras are available with any rate class.	
Surrender Schedule:	Five-year declining surrender charge	
Policy Charges:	Expense charges: varies based on issue age, gender, face amount, and rate class	
Policy fee:	\$20 per month	
Premium load:	6% of premium	
Policy Loans:	Available after the first policy year, both variable and fixed ³	
Withdrawals:	Available after the first policy year, subject to a fee of \$25.00 per withdrawal ³	
1035 Exchanges with Loans:	Available for up to 50% of the gross transferred amount	
Riders available: (where approved)	Accelerated Benefits Riders (Terminal, Chronic, and Critical Illness) Accidental Death Benefit Rider Additional Protection Benefit Rider Children’s Term Rider Disability Income Rider (2-year and 5-year) Guaranteed Insurability Rider	Lifetime Income Benefit Rider Other Insured Rider Overloan Protection Rider Qualified Plan Exchange Privilege Rider Systematic Allocation Rider Waiver of Specified Premium

For more information on SecurePlus Advantage 79, call the National Life Group sales desk 1-800-906-3310 or visit NationalLifeGroup.com

Riders are optional, may be subject to underwriting, exclusions and/or limitations and may not be available in all states.

For more information about Rider availability in Qualified Plans, see Retirement Services Newsletter “Product Availability Pension: Profit Sharing Plans.” LSW products will be available in all pension plans except 412(e)(3). In the case of any rider for which an additional charge is imposed, check with the plan administrator to determine whether the particular benefit provided by the rider is permitted in the plan.

³ Policy loans and withdrawals reduce the cash value and death benefit and may result in a taxable event. Surrender charges may reduce policy values in early years.

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Certain features of this contract may be indexed to an MSCI Index. This contract is not sponsored, endorsed, sold or promoted by MSCI, Inc. and MSCI bears no liability with respect to any such contracts. A more detailed description of the limited relationship MSCI has with Life Insurance Company of the Southwest accompanies the contract. The MSCI Emerging Markets Index is a free float-adjusted market capitalization index that is designed to measure equity market performance of emerging markets. The MSCI Emerging Markets Index consists of the following 21 emerging market country indices: Brazil, Chile, China, Colombia, Czech Republic, Egypt, Hungary, India, Indonesia, Korea, Malaysia, Mexico, Morocco, Peru, Philippines, Poland, Russia, South Africa, Taiwan, Thailand, and Turkey.

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