



Use your phone's camera  
to download the mobile app.

<insert date>

<insert policyholder name>  
<insert address line 1>  
<insert address line 2>

Re: Removal of two crediting strategies from your LSW Annuity <policy number>

**\*Action May Be Required: Important Contract Change\***

Dear <annuitant name>,

National Life Group, through their issuing company, Life Insurance Company of the Southwest (LSW), believes that communication and trust are important factors in building relationships and maintaining them. The following is an update to the available crediting strategy options in your annuity contract.

We are always working to optimize the index interest crediting strategies in your annuity. We have decided to discontinue the following (2) index crediting strategies on 06/01/2024:

- Bank of America Merrill Lynch GPA Point-to-Point Index Account
- Barclays Low Volatility 5 Index Point-to-Point Index Account

No new allocation or premium contributions can be made to these strategies after 01/20/2024. **If you have funds allocated to these strategies, you will need to change your allocations.** Changes can be made via our customer web portal (<https://www.nationallife.com/customer>) or our customer mobile app. Both allow you to conveniently access your annuity account at any time.

- If you haven't already registered for web access to your annuity account, navigate to <https://www.nationallife.com/customer/Policy-Registration>.
- To download our mobile app, choose National Life Group from your app store, or simply use the QR code above.

If you do not make changes by 06/08/2024, your funds, and future premium allocations (if any) will be moved to the PIMCO US Fundamental Balanced Index account.

If you have outstanding policy loans, collateral funds for the loans cannot be allocated to the Fixed Rate Account.

**If you do not have funds allocated to these strategies, no action is required.**

For additional information about this change, please contact your agent.

Agent [Agency] Name: <insert agent/agency name>  
Agent [Agency] Phone Number: <insert agent/agency phone>  
Agent [Agency] Email ID: <insert agent/agency email>

We want to thank you for the trust you have placed in us to help meet your retirement savings goals.

Customer Care Team  
National Life Group

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