



Your Annuity Statement Has a New Look

We've updated the design of your annuity statement to make it easier to read and understand. Your contract features, values, and how your annuity works remain the same.

What's changing:

- A more modern layout
- A simplified color palette for improved readability
- Clearer labels and more organized sections
- Portrait orientation for a smoother reading experience

To help you navigate the updated layout, we've included a How to Read Your Statement guide.

Our goal is to present your information in a clearer, more intuitive format so you can easily find the details that matter most.

If you have questions as you review your statement, your agent or our customer service team will be ready to assist.

Thank you for choosing National Life Group.

How to Read the Annuity Statement

This section provides an overview of your guaranteed income benefit (if applicable) and a snapshot of your current account values as of the end of the statement period.

How to read the Annuity Statement — Page 1

1 Customer Profile & Policy Information

This area lists your personal information and the key details about your annuity. It includes your name and mailing address for verification, along with:

- **Statement Period:** The start and end dates covered by this statement.
- **Policy Number:** The unique number assigned to your annuity.
- **Plan:** The type of plan.
- **Product Name:** The specific annuity product you own.
- **Issue Date:** The date your annuity was issued.

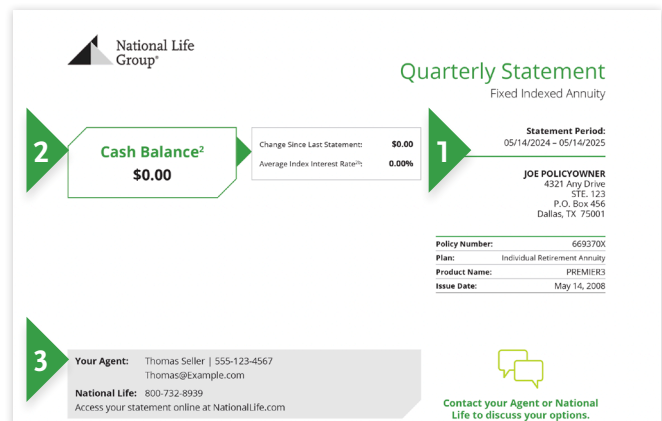
2 Key Account Values

Summary of your account activity for the period:

- **Cash Balance:** The amount currently available in your annuity.
- **Change Since Last Statement:** How your cash balance value has increased or decreased during the statement period.
- **Average Index Interest Rate:** If your contract includes indexed strategies, this figure shows the average rate applied during this statement period.

3 Agent and Service Contact Information

- Your agent's name, phone number, and email address
- National Life Group's customer service phone number
- The website address where you can access your statement online



National Life Group®

Quarterly Statement
Fixed Indexed Annuity

2 **Cash Balance²**
\$0.00

Change Since Last Statement: **\$0.00**
Average Index Interest Rate¹: **0.00%**

1 **Statement Period:**
05/14/2024 – 05/14/2025

JOE POLICYOWNER
4321 Arroyo Drive
STE. 123
P.O. Box 456
Dallas, TX 75001

Policy Number: 669270X
Plan: Individual Retirement Annuity
Product Name: PREMIER3
Issue Date: May 14, 2008

3 **Your Agent:** Thomas Seller | 555-123-4567
Thomas@example.com
National Life: 800-732-8939
Access your statement online at NationalLife.com

Contact your Agent or National Life to discuss your options.

Products issued by
National Life Insurance Company®
Life Insurance Company of the Southwest®

How to read the Annuity Statement — Page 2

4 Cash Balance

The gross value of your annuity at the end of the statement period.

5 Death Benefit

This is the amount beneficiaries will receive if the annuitant passes away. It helps you understand the protection your annuity provides to those you name as beneficiaries.

6 Surrender Value

This is the amount you can withdraw if you choose to surrender your contract, minus any applicable charges or taxes.

7 Statement Period Details

This table summarizes all activity within the statement period, including:

- **Beginning Value:** Your account value at the start of the period
- **Credited Interest:** Interest earned during the period
- **Withdrawals:** Any amounts taken out
- **Ending Value:** Your account value at the end of the period

8 Allocations

This section shows how your money is allocated within your indexed strategy.

9 Policy Interest Rates

This section shows the maximum interest rate, participation rate, and floor (minimum possible interest credit) for each indexed strategy.

10 Protect Your Assets

This section provides an educational reminder about the value of safeguarding your financial future. It also includes your agent's contact information so you can reach out for guidance, questions, or help with next steps.

4 Cash Balance²
The current balance of your account.
\$0.00

5 Death Benefit⁵
The amount your beneficiaries receive should the annuitant pass away.
\$0.00

6 Surrender Value⁶
The total amount you can withdraw, minus any additional charges or taxes.
\$0.00

7 STATEMENT PERIOD DETAILS

Beginning Value (05/14/2024):	\$0.00
Credited Interest:	\$0.00
Withdrawals:	\$0.00
Ending Value (05/14/2025):	\$0.00

8 ALLOCATIONS

	INTEREST CREDITED	TOTAL ENDING VALUE	INTEREST RATE
S&P 500 1-yr Ending Index Option 2	\$0.00	\$0.00	\$0.00
Russell 2000 1-yr Ending Index Option 1	\$0.00	\$0.00	\$0.00
Declared Interest	\$0.00	\$0.00	\$0.00

9 POLICY INTEREST RATES

	MAX INTEREST RATE	PARTICIPATION RATE IN THE INDEX	FLOOR
S&P 500 1-yr Ending Index Option 2	0.0%	0.0%	0.0%
Russell 2000 1-yr Ending Index Option 1	0.0%	0.0%	0.0%

10 Protect Your Assets
You've worked too hard saving for your retirement only to spend those dollars on an unexpected illness or death. Consider protecting your future with a life insurance policy.
Call your agent for more information.
Thomas Seller
555-123-4567

Your current Declared Rate is 2.00%.

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