




Product Features ¹	SecurePlus Saver	SecurePlus Saver Select	SecurePlus Premier 3	SecurePlus Premier 8	SecurePlus Premier 10
Plan Option	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)
Interest Rate Crediting Method ²	Annual Ratchet Pt. to Pt. S&P 500® and Russell 2000®, Annual Ratchet Pt. to Daily Average S&P 500, Declared	Annual Ratchet Pt. to Pt. S&P 500 and Russell 2000, Annual Ratchet Pt. to Daily Average S&P 500, Declared	Annual Ratchet Pt. to Pt. S&P 500 and Russell 2000, Annual Ratchet Pt. to Daily Average S&P 500, Declared	Annual Ratchet Pt. to Pt. S&P 500 and Russell 2000, Annual Ratchet Pt. to Daily Average S&P 500, Declared	Annual Ratchet Pt. to Pt. S&P 500 and Russell 2000, Annual Ratchet Pt. to Daily Average S&P 500, Declared
Immediate Interest Credit	N/A	N/A	3% of net single premium	3% of net single premium	0% of premium paid transferred to accumulation value years 6-10
Bonus Accumulation Value (BAV)	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
Minimum Guaranteed Index Rate	30%	30%	30%	30%	30%
Minimum Guaranteed Cap	3%	3%	3%	3%	3%
Maximum Issue Age (Actual Age)	89	85	85	80 (57 in some states)	80
Minimum Premium	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000
SEI Option	No	Yes ³	Yes ³	Yes ³	Yes ³
Guaranteed Lifetime Income Rider	Yes	Yes	Yes	Yes	Yes
Nursing Care Rider	No	Yes	Yes	Yes	Yes
Terminal Illness Rider	No	Yes	Yes	Yes	Yes
Loans	Yes	Yes	Yes	Yes	Yes
Minimum Loan	\$500	\$500	\$500	\$500	\$500
Maximum Loan	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000
Net Loan Cost	Variable	Variable	Variable	Variable	Variable
Maximum Premium ⁴	\$1,000,000 0-75 \$500,000 76-80 \$250,000 81-89	\$1,000,000 0-75 \$500,000 76-80 \$250,000 81-85	\$1,000,000 0-75 \$500,000 76-80 \$250,000 81-85	\$1,000,000 0-75 \$500,000 76-80	\$500,000 0-75 \$250,000 76-80
Additional Premium	No	No	No	No	No
Free Withdrawals	10% Accumulation Value annually after the first policy year as permitted by law	10% Accumulation Value annually after the first policy year as permitted by law	10% Accumulation Value annually after the first policy year as permitted by law	10% Accumulation Value annually after the first policy year as permitted by law	10% Accumulation Value annually after the first policy year as permitted by law
Additional Free Withdrawal	N/A	One time additional 10% free withdrawal in any year after first policy year as permitted by law	3% immediate interest credit may be withdrawn in first policy year as permitted by law. Policyowner can elect to receive a check or if 59½ have money placed on a debit card by MasterCard.	3% immediate interest credit may be withdrawn in first policy year as permitted by law. Policyowner can elect to receive a check or if 59½ have money placed on a debit card by MasterCard.	10% BAV included in Death Benefit. Annual Point to Point option with a participant rate greater than 100% with a lower cap.
Withdrawal Charge Percentage	8, 8, 7, 6, 5	8.25, 8.25, 7.25, 6.25, 5, 4, 3, 2	8.25, 8.25, 7.25, 6.25, 5, 4, 3, 2, 1	10, 10, 10, 9, 8, 7, 6, 5, 4, 3, 2, 1	12, 12, 11, 10, 9, 8, 7, 6, 5, 3 ⁶
Policy Form Numbers ⁵	7951	7952	7953	7954	7990

¹ See individual Summary/Apps for more detailed information. ² "Standard & Poor's", "S&P", "S&P 500", "Standard & Poor's 500", and "500" are trademarks of The McGraw-Hill Companies, Inc. and have been licensed for use by Life Insurance Company of the Southwest. The product is not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of purchasing the product. The Russell 2000® Index is a trademark of the Russell Investment Group and has been licensed for use by Life Insurance Company of the Southwest. This product is not sponsored, endorsed, sold or promoted by the Russell Investment Group and Russell Investment Group makes no representation regarding the advisability of purchasing the Product. ³ Not available in all states. ⁴ Subject to change without notice. ⁵ Call the Sales Team or log onto Agent Central at www.lifeofsouthwest.com to check State Approvals. ⁶ Different withdrawal charges apply in AK, AL, CA, DE, IL, MN, and UT.

LSW'S SINGLE PREMIUM DEFERRED ANNUITIES

Product Features¹

	 SECUREPLUS Accumulator 3	 SECUREPLUS Accumulator 5	 SecurePlusTLC Total Lifetime CoverageSM
Plan Options	Q and NQ [Excluding 412(i)]	Q and NQ [Excluding 412(i)]	Q and NQ
Interest Rate Crediting Method ²	Annual Ratchet/Pt. to Pt., Annual Ratchet/Pt. to Daily Average, Declared Interest	Annual Ratchet/Pt. to Pt., Annual Ratchet/Pt. to Daily Average, Declared Interest	Annual Ratchet / Pt. to Pt. Annual Ratchet/Pt. to Daily Average, Declared Interest
Immediate Interest Credit	3%	5%	N/A
Min. Guaranteed Index Rate	30%	30%	30%
Minimum Guaranteed Cap	3%	3%	3%
Maximum Issue Age (Actual Age)	85	80	80 (actual age)
Minimum Premium	\$15,000 Single Premium	\$15,000 Single Premium	\$25,000 qualified or non-qualified
Guaranteed Lifetime Income Rider	Yes	Yes	Yes
Minimum Loan ⁴	\$500	\$500	\$500
Maximum Loan ⁴	\$50,000	\$50,000	\$50,000
Net Loan Cost	Variable	Variable	Variable
Maximum Premium ⁵	Issue Ages 0-75: \$1,000,000 76-80: \$500,000 81-85: \$250,000	\$1,000,000	Issue Ages 0-75: \$1,000,000 Issue Ages 76-80: \$500,000 [†]
Additional Payments	No	No	No
Free Withdrawals	10% Accumulation Value annually after the first year as permitted by law	10% Accumulation Value annually after the first year as permitted by law	10% of Accumulation Value available after the first Policy Year as permitted by law. You must maintain at least \$5,000 in your annuity to keep it in force.
Withdrawal Charge %	10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0%	14, 14, 13, 12, 11, 10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0%	10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0%
Policy Form Nos. ⁶	7919	7917	7906

For more information about all available LSW products, interest rates, and useful sales tools, log onto the agent secured portal of our website at www.lifeofsouthwest.com. This secured portal is available to LSW appointed agents only. It gives you news updates about the industry and LSW, useful links, financial calculators, and a business summary of your current pending business. Available 24 hours a day, seven days a week, www.lifeofsouthwest.com makes doing business with LSW easier and more convenient.

Log onto our site. We think you'll find it's a better way of doing business.

If you are an appointed agent and have forgotten your password, please call the Help Desk toll-free at

877-654-3499.

For any product and pre-sales questions you may have, please call the LSW Sales Team at

800-906-3310.

- ¹ See individual Summary/Apps for more detailed information.
- ² S&P 500 is the Index used. "Standard & Poor'sSM", "S&PSM", "S&P 500SM", "Standard & Poor's 500" and "500" are trademarks of The McGraw-Hill Companies, Inc. and have been licensed for use by LSW. The product is not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of purchasing the product. The S&P 500 Index is a market-value weighted price index which reflects capital growth only and does not include dividends paid on stocks.
- ³ Salary red./ded. or Bank draft/PACP.
- ⁴ Subject to IRS rules, company guidelines and limitations, and any employer plan document limitations. Applicable to 403(b) and 457 plans only.
- ⁵ Subject to change without notice.
- ⁶ Call the Sales Team or log onto Agent Central at www.lifeofsouthwest.com to check State Approvals.

Life Insurance Company of the Southwest



LSW's Highly Acclaimed Family of Flexible Indexed Annuities



Product Features¹

Plan Options	Q and NQ	Q and NQ	Q and NQ	403(b) and Roth 403(b), 457
Interest Rate Crediting Method ²	Annual Ratchet/Pt. to Pt., Annual Ratchet/Pt. to Daily Average, Declared Interest	Annual Ratchet/Pt. to Pt., Annual Ratchet/Pt. to Daily Average, Declared Interest	Annual Ratchet/Pt. to Pt., Annual Ratchet/Pt. to Daily Average, Declared Interest	Annual Ratchet/Pt. to Pt., Annual Ratchet/Pt. to Daily Average, Declared Interest
Min. Guaranteed Index Rate	30%	30%	30%	30%
Minimum Guaranteed Cap	3%	3%	3%	3%
Maximum Issue Age (Actual Age)	62 (53 in some states)	85	89	70 (actual age) (55 in some states)
Minimum Premium	\$50/month automated. ³ \$3,000 Single Prem. Q \$5,000 Single Prem. NQ	\$50/month automated. ³ \$3,000 Single Prem. Q \$5,000 Single Prem. NQ	\$50/month automated. ³ \$3,000 Single Prem. Q \$5,000 Single Prem. NQ	\$50/month salary reduction and/or \$3,000 Single Premium Transfer
Guaranteed Lifetime Income Rider	Yes	Yes	Yes	Yes
Minimum Loan ⁴	\$500	\$500	\$500	\$500
Maximum Loan ⁴	\$50,000	\$50,000	\$50,000	\$50,000
Net Loan Cost	Variable	Variable	Variable	Variable
Cumulative Max. Premium ⁵	\$500,000	\$500,000	\$500,000	\$500,000
Additional Payments ⁷	Yes	Yes	Yes	Yes
Free Withdrawals	10% of Accumulation Value available after the first Policy Year as permitted by law. You must maintain at least \$2,500 in your annuity to keep it in force.	10% of Accumulation Value available after the first Policy Year as permitted by law. You must maintain at least \$2,500 in your annuity to keep it in force.	10% of Accumulation Value available after the first Policy Year as permitted by law. You must maintain at least \$2,500 in your annuity to keep it in force.	10% of Accumulation Value available after the first Policy Year as permitted by law. You must maintain at least \$2,500 in your annuity to keep it in force.
Withdrawal Charge %	14, 14, 13, 12, 11, 10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0%	10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0%	8, 8, 7, 6, 5, 4, 2, 0%	12, 11, 10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0%
Policy Form Nos. ⁶	7923, 7910 and 7916	7938, 7912 and 7918	7920	7927

¹ See individual Summary/Apps for more detailed information.

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³ Salary red./ded. or Bank draft/PACP.

⁴ Subject to IRS rules, company guidelines and limitations, and any employer plan document limitations. Applicable to 403(b) and 457 plans only.

⁵ Subject to change without notice.

⁶ Call the Sales Team or log onto Agent Central at www.lifeofsouthwest.com to check State Approvals.

⁷ Transfer/Rollover only accepted during withdrawal charge period. Only in first 10 years for SecurePlus Platinum.

LSW Home Office: 1300 West Mockingbird Lane / Dallas, Texas 75247 / Telephone: 800-906-3310 / www.lifeofsouthwest.com

National Life Home Office: One National Life Drive / Montpelier, Vermont 05604 / Telephone: 800-277-9929 / www.nationallife.com

Log onto our site. We think you'll find it's a better way of doing business.

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Life Insurance Company of the Southwest

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Safety, Guarantees, & Integrity—
THE LSW FIXED ANNUITY!

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THE LSW FIXED ANNUITY!

Product Features ¹	RetireOne®	RetireTwo®	RetireThree®	RetireFour®	RetireFive®
Plan Options	Qualified and Non-Qualified Plans excluding 403(b) and 457	Qualified and Non-Qualified Plans excluding 403(b) and 457	Qualified and Non-Qualified Plans excluding 403(b) and 457	Qualified and Non-Qualified Plans excluding 403(b) and 457	Qualified and Non-Qualified Plans excluding 403(b) and 457
Additional Interest	Each premium received in the first Policy Year will receive an additional 1% interest	Each premium received in the first Policy Year will receive an additional 1% interest	N/A	Each premium received in the first Policy Year will receive an additional 1% interest	Each premium received in the first Policy Year will receive an additional 5% interest
Maximum Annuitant Age (actual age)	85	85	75	62	80
Minimum Premium	\$100/month salary reduction or \$5,000 Non-Qualified/\$3,000 Qualified single sum transfer	\$50/month salary reduction or \$5,000 Non-Qualified/\$3,000 Qualified single sum transfer	\$50/month salary reduction or \$5,000 Non-Qualified/\$3,000 Qualified single sum transfer	\$50/month salary reduction or \$5,000 Non-Qualified/\$3,000 Qualified single sum transfer	\$100/month salary reduction or PACP/bank draft/\$3,000 Qualified single sum transfer
Free Withdrawals	10% of Accumulation Value annually after the first year as permitted by law	10% of Accumulation Value annually after the first year as permitted by law	10% of Accumulation Value annually after the first year as permitted by law	10% of Accumulation Value annually after the first year as permitted by law	10% of Accumulation Value annually after the first year as permitted by law
Withdrawal Charge %	10, 9, 8, 7, 6, 4, 2, 0	10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0	12, 11, 10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0	12.5, 12.5, 12.5, 12, 11, 10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0	10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0
Policy Form Number	7925	7930	7945	7940	7934

¹ See individual product brochures for more detailed information. All products are not available in all states. See www.lifeofsouthwest.com for state approvals and state variations.

Guaranteed minimum interest rates based on the NAIC Model Index. Policies receive the minimum rate in effect at the time of the receipt of the first payment. Rate is determined monthly ranging between 1-3%.

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 National Life Home Office: One National Life Drive / Montpelier, Vermont 05604 / Telephone: 800-277-9929 / www.nationallife.com

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