

SecurePlus Saver Series

LSW'S SINGLE PREMIUM DEFERRED ANNUITIES

Product Features ¹	SecurePlus Saver	SecurePlus Saver Select	SecurePlus Premier 3	SecurePlus Premier 8
Plan Option	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
Immediate Interest Credit	N/A	N/A	3% of net single premium	3% of net single premium
Bonus Accumulation Value (BAV)	N/A	N/A	N/A	5% of premium paid, transferred to accumulation value years 8-12
Minimum Guaranteed Index Rate	30%	30%	30%	30%
Minimum Guaranteed Cap	3%	3%	3%	3%
Maximum Issue Age (Actual Age)	89	85	85	80 (57 in some states)
Minimum Premium	\$10,000	\$10,000	\$10,000	\$10,000
SELI Option	No	Yes	Yes	Yes
Guaranteed Lifetime Income Rider	Yes	Yes	Yes	Yes
Nursing Care Rider	No	Yes	Yes	Yes
Terminal Illness Rider	No	Yes	Yes	Yes
Loans	Yes	Yes	Yes	Yes
Minimum Loan	\$500	\$500	\$500	\$500
Maximum Loan	\$50,000	\$50,000	\$50,000	\$50,000
Net Loan Cost	Variable	Variable	Variable	Variable
Maximum Premium ³	\$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
Additional Premium	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
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10% free withdrawal in any year after first policy year as permitted by law	3% immediate interest credit may be withdrawn in first policy year as permitted by law.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elect to receive a check or if 59½ have money placed on a debit card by MasterCard.	3% immediate interest credit may be withdrawn in first policy year as permitted by law.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.
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
Policy Form Numbers ⁴	7951	7952	7953	7954

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 Subject to change without notice.

⁴ Call the Sales Team or log onto Agent Central at www.lifeofsw.com to check State Approvals.

LSW'S SINGLE PREMIUM DEFERRED ANNUITIES

Product Features¹

	 SECUREPLUS Accumulator 3	 SECUREPLUS Accumulator 5	 SecurePlusTLC Total Lifetime Coverage SM
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	\$500,000	\$500,000	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

A Member of  NATIONAL LIFE GROUP