



# Competitive Edge

## New Annuity Interest Rates

November 14, 2011

We continue to be an industry leader in offering competitive interest rates on our traditional fixed and indexed annuities.

You can view our credited interest rate history firsthand, as we make our rate history available at [www.NationalLifeGroup.com](http://www.NationalLifeGroup.com).

Rates effective for premiums received on or after 11/22/11.	Ending Index Account (Point-to-Point) <sup>***</sup>		Average Index Account (Point-to-Daily Average) <sup>***</sup>		Declared Interest Account <sup>***</sup>
	Index Rate	Cap	Index Rate	Cap	
<b>SecurePlus Platinum</b> (Policies issued on or before 3/21/06)	100%	4.00%	30.00%	N/A	2.25%
<b>SecurePlus Platinum</b> (Policies issued after 3/21/06)	100%	4.50%	35.00%	N/A	2.25%
<b>SecurePlus Gold<sup>**</sup></b> (Policies issued on or before 12/21/2001)	70%	3.00%	25.00%	N/A	1.75%
<b>SecurePlus Gold<sup>**</sup></b> (Policies issued after 12/21/2001 and on or before 04/21/06)	70%	3.25%	25.00%	N/A	1.75%
<b>SecurePlus Gold<sup>**</sup></b> (Policies issued after 4/21/06)	100%	3.50%	25.00%	N/A	1.75%
<b>SecurePlus Silver</b>	100%	2.50%	20.00%	N/A	1.25%
<b>SecurePlus Elite</b> (Policies issued on or before 12/21/2006)	100%	3.00%	25.00%	N/A	1.75%
<b>SecurePlus Elite</b> (Policies issued after 12/21/2006)	100%	4.00%	25.00%	N/A	1.75%

<sup>\*\*</sup>Rates also apply to SecurePlus Flex, SecurePlus Select, SecurePlus TSA, and SecurePlus Select TSA.

<sup>\*\*\*</sup> Index Rate, Cap and Declared Rate used for interest crediting is higher of rate shown or contractual minimum guarantee.

Rates effective for premiums received on or after 11/15/11.	S&P 500 <sup>®</sup>		Russell 2000 <sup>®</sup>		Declared Rate
	Indexed Interest Account		Indexed Interest Account		Declared Interest Account
	Index Rate	Cap	Index Rate	Cap	
<b>SecurePlus Elite 3</b>	100%	3.75%	100%	3.75%	1.95%
<b>SecurePlus Elite 5</b>	100%	4.00%	100%	4.00%	1.95%

Rates effective for premiums received on or after 11/29/11*.	Ending Index Account (Point-to-Point)		Average Index Account (Point-to-Daily Average)		Declared Interest Account	Immediate Interest Credit
	Index Rate	Cap	Index Rate	Cap		
<b>SecurePlus Accumulator 5</b>	100%	4.50	35.00%	N/A	2.45%	5.00%

\*Policies issued on the 7<sup>th</sup>, 14<sup>th</sup>, 21<sup>st</sup>, and 28<sup>th</sup> of each month

## SecurePlus Marquee Series Interest Rates

We have a history of offering excellent fixed and indexed annuities and very competitive rates. This tradition is carried on in the *SecurePlus Marquee* Series of indexed annuities.

The *SecurePlus Marquee* Series Single Premium Deferred Annuities are designed with integrity in pricing and rates.

<i>Rates effective for premiums received on or after 11/29/11*.</i>	S&P 500®					
	Ending Index Interest Account Option 1 (Point-to-Point)		Ending Index Interest Account Option 2 (Point-to-Point)		Average Index Interest Account (Point-to-Daily Average)	
	Index Rate	Cap	Index Rate	Cap	Index Rate	Cap
<b>SecurePlus Marquee 3</b> (3% Immediate Interest Credit)	100%	2.50%	50%	2.60%	20.00%	N/A
<b>SecurePlus Marquee 10</b> (10% BAV)	100%	3.50%	140%	3.25%	25.00%	N/A

<i>Rates effective for premiums received on or after 11/29/11*.</i>	Russell 2000®				Declared Rate
	Ending Index Interest Account Option 1 (Point-to-Point)		Ending Index Interest Account Option 2 (Point-to-Point)		Declared Interest Account
	Index Rate	Cap	Index Rate	Cap	
<b>SecurePlus Marquee 3</b> (3% Immediate Interest Credit)	100%	2.50%	50%	2.60%	1.25%
<b>SecurePlus Marquee 10</b> (10% BAV)	100%	3.50%	140%	3.25%	1.70%

\*Policies are issued on the 7<sup>th</sup>, 14<sup>th</sup>, 21<sup>st</sup>, and 28<sup>th</sup>.

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## SecurePlus Preferred Series Interest Rates

We have a history of offering excellent fixed and indexed annuities and very competitive rates. This tradition is carried on in the *SecurePlus Preferred Series* of indexed annuities.

The *SecurePlus Preferred Series* Single Premium Deferred Annuities are designed with integrity in pricing and rates.

<i>Rates effective for premiums received on or after 11/29/11*.</i>	S&P 500 <sup>®</sup>					
	Ending Index Interest Account Option 1 (Point-to-Point)		Ending Index Interest Account Option 2 (Point-to-Point)		Average Index Interest Account (Point-to-Daily Average)	
	Index Rate	Cap	Index Rate	Cap	Index Rate	Cap
<b>SecurePlus Preferred 2</b> (2% Immediate Interest Credit)	100%	2.50%	50%	2.60%	20.00%	N/A
<b>SecurePlus Preferred 8</b> (8% BAV)	100%	3.50%	140%	3.25%	25.00%	N/A

<i>Rates effective for premiums received on or after 11/29/11*.</i>	Russell 2000 <sup>®</sup>				Declared Rate
	Ending Index Interest Account Option 1 (Point-to-Point)		Ending Index Interest Account Option 2 (Point-to-Point)		Declared Interest Account
	Index Rate	Cap	Index Rate	Cap	
<b>SecurePlus Preferred 2</b> (2% Immediate Interest Credit)	100%	2.50%	50%	2.60%	1.25%
<b>SecurePlus Preferred 8</b> (8% BAV)	100%	3.50%	140%	3.25%	1.70%

\*Policies are issued on the 7<sup>th</sup>, 14<sup>th</sup>, 21<sup>st</sup>, and 28<sup>th</sup>.

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## SecurePlus Saver Series Interest Rates

The *SecurePlus Saver* Single Premium Deferred Annuities are designed with integrity in pricing and rates.

<i>Rates effective for premiums received on or after 8/29/11*.</i>	S&P 500 <sup>®</sup>					
	Ending Index Interest Account Option 1 (Point-to-Point)		Ending Index Interest Account Option 2 (Point-to-Point)		Average Index Interest Account (Point-to-Daily Average)	
	Index Rate	Cap	Index Rate	Cap	Index Rate	Cap
<b>SecurePlus Premier 3</b> (3% Immediate Interest Credit)	100%	3.00%	50%	3.10%	30.00%	N/A
<b>SecurePlus Premier 8</b> (3% Immediate Interest Credit & 5% BAV)	100%	3.00%	50%	3.10%	30.00%	N/A
<b>SecurePlus Premier 10</b> (10% BAV)	100%	3.10%	140%	3.00%	30.00%	N/A

<i>Rates effective for premiums received on or after 8/29/11*.</i>	Russell 2000 <sup>®</sup>				Declared Rate
	Ending Index Interest Account Option 1 (Point-to-Point)		Ending Index Interest Account Option 2 (Point-to-Point)		Declared Interest Account
	Index Rate	Cap	Index Rate	Cap	
<b>SecurePlus Premier 3</b> (3% Immediate Interest Credit)	100%	3.00%	50%	3.10%	1.95%
<b>SecurePlus Premier 8</b> (3% Immediate Interest Credit & 5% BAV)	100%	3.00%	50%	3.10%	1.95%
<b>SecurePlus Premier 10</b> (10% BAV)	100%	3.10%	140%	3.00%	2.45%

\*Policies are issued on the 7<sup>th</sup>, 14<sup>th</sup>, 21<sup>st</sup>, and 28<sup>th</sup>.

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<i>Fixed Interest Annuity Rates effective for premiums received on or after 09/22/11.</i>	<b>Base Interest Rate</b>	<b>Additional Interest</b>	<b>1<sup>st</sup> Policy Year Interest Rate*</b>
<b>Flexible Premiums</b>			
<b>RetireOne</b>	1.25%	1.00%	2.25%
<b>RetireTwo</b>	1.60%	1.00%	2.60%
<b>RetireThree</b>	1.75%		1.75%
<b>RetireFour</b>	2.00%	1.00%	3.00%
<b>RetireFive</b>	1.50%	5.00%	6.50%
<b>RetireMax Roth Advantage</b>	1.60%	1.00%	2.60%

<b>TSA Flexible Premiums</b>			
<b>RetireMax FPDA I</b>	1.25%	1.00%	2.25%
<b>RetireMax FPDA II</b>	1.60%	1.00%	2.60%
<b>RetireMax FPDA III</b>	1.75%		1.75%
<b>RetireMax FPDA III Plus</b>	1.70%		1.70%
<b>RetireMax FPDA IV</b>	2.00%	1.00%	3.00%
<b>RetireMax TSA 90</b> <b>not available for sale after 09/30/11</b>	1.70%		1.70%
<b>Texas Star (Texas only)</b>	1.75%		1.75%
<b>Texas Star + (Texas only)</b>	1.70%		1.70%
<b>Texas Choice (Texas only)</b> <b>not available for sale after 09/30/11</b>	1.70%		1.70%
<b>RetireMax Millennium Flex</b>	1.50%	5.00%	6.50%
<b>RetireMax Benefit Access NC457</b>	1.35%		1.35%

\*Current Interest rate for one year on premiums paid in the 1<sup>st</sup> Policy Year. The Base Interest Rate is the rate payable on premiums paid in renewal years.

<i>Single Premium Annuity Rates effective for policies issued on or after 09/22/11.</i>	<b>Base Interest Rate</b>	<b>Additional Interest</b>	<b>1<sup>st</sup> Policy Year Interest Rate</b>
<b>Single Premium</b>			
<b>RetireMax Millennium Plus</b>	1.50%	5.00%	6.50%
<b>RetireMax Secure 5*</b>	2.05%		2.05%
<b>SureRate 2**</b>			
For Single Premiums \$25,000 to \$99,999	1.00%		1.00%
For Single Premiums \$100,000	1.15%		1.15%
<b>RetireMax Income Master</b>	1.75%		1.75%

\*Rate guaranteed for five (5) years from issue.

\*\*Rate guaranteed for two (2) years from issue.

## Guaranteed Lifetime Income Rider

### New Policies

	Applications Submitted Dates	Roll-up Rate	Guaranteed Withdrawal Percentage at age 60	Rider Charges Policy Years		
				1-10	11-20	21+
<b>Indexed SPDA</b>	Before 9/10/11	7.00%	4.50%	%0.65	%0.65	%0.65
<b>Indexed Flex</b>	Before 9/10/11	7.00%	4.50%	0.65	0.65	0.65
<b>Indexed Flex TSA/457</b>	Before 9/10/11	7.00%	4.50%	0.65	0.65	0.75
<b>Marquee 10</b>	Before 9/10/11	7.00%	4.50%	0.85	0.85	0.85
<b>Income Master</b>	Before 9/10/11	7.00%	5.00%	0.65	0.65	0.65
<b>Indexed SPDA</b>	On or After 09/10/2011	7.00%	4.00%	%0.65	% 0.65	%0.65
<b>Indexed Flex</b>	On or After 09/10/2011	7.00%	4.00%	0.65	0.65	0.65
<b>Indexed Flex TSA/457</b>	On or After 09/10/2011	7.00%	4.00%	0.65	0.65	0.75
<b>Marquee 10</b>	On or After 09/10/2011	7.00%	4.00%	0.85	0.85	0.85
<b>Preferred 8</b>	On or After 11/17/2011	7.00%	4.00%	0.85	0.85	0.85
<b>Income Master</b>	On or After 09/10/2011	7.00%	4.50%	0.65	0.65	0.65

### Current Rollup Rates in Effect for Additional Premium paid into Existing Policies

Guaranteed Withdrawal Percentage Table - Rate at age 60*	Issue Years	Additional Premium Rollup Rate	Effective for Premiums Received After
5.00%	All years	5.50%	08/31/2011
4.50%	2010	6.00%	08/31/2011
4.50%	2011	6.00%	11/30/2011

\* Rollup Rates for additional premiums paid into existing flexible premium policies (indexed and traditional fixed) will be based on the Guaranteed Withdrawal Percentage table in effect at the time the policy was issued.

Products issued by  
**Life Insurance Company of the Southwest™**

Information is for **AGENT USE ONLY**. Consult policy materials for details.

These annuity rates will be applicable for all premiums received on or after the dates indicated on the annuity products shown. Premium received after 12 p.m. (Central Standard Time) will have an effective date of the following day and will receive the rate effective on that date. If the effective date for rates above is a Saturday, Sunday, or a recognized national holiday, premium must be received by 12 p.m. Central Time the business day immediately preceding. Not all annuity products are approved in all states. Please check the State Approvals for each annuity product for availability.

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