



## LSW's Competitive Edge

### LSW Announces New Annuity Interest Rates

May 13, 2010

Our goal is to provide competitive products with competitive interest rates and to do so in a way that we can always deliver on the promises we make. We remain committed to our philosophy of interest rate integrity.

You can view LSW's credited interest rate history firsthand, as we make our rate history available at [www.lifeofsouthwest.com](http://www.lifeofsouthwest.com) or [www.nationallife.com](http://www.nationallife.com).

<i>Rates effective for premiums received on or after 05/22/10.</i>	Point-to-Point		Point-to-Daily Average		Declared Rate
	Index Rate	Cap	Index Rate	Cap	
<b>SecurePlus Platinum</b>	100%	6.20%	45.00%	N/A	3.00%
<b>SecurePlus Gold</b> (Policies issued after April 21, 2006)	100%	5.00%	37.50%	N/A	2.50%
<b>SecurePlus Gold**</b> (Policies issued before April 21, 2006)	70%	5.10%	37.50%	N/A	2.50%
<b>SecurePlus Silver</b>	100%	4.00%	30.00%	N/A	2.10%
<b>SecurePlus Elite</b> (TSA/457 Only)	100%	5.10%	37.50%	N/A	2.55%

\*\*Rates also apply to SecurePlus Flex, SecurePlus Select, SecurePlus TSA, and SecurePlus Select TSA.

<i>Rates effective for premiums received on or after 05/29/10*.</i>	Point-to-Point		Point-to-Daily Average		Declared Rate	Immediate Interest Credit
	Index Rate	Cap	Index Rate	Cap		
<b>SecurePlus Accumulator 5</b>	100%	5.70%	40.00%	N/A	2.85%	5.00%
<b>SecurePlus Accumulator 3</b>	100%	4.60%	35.00%	N/A	2.45%	3.00%
<b>SecurePlus TLC</b>	100%	4.60%	35.00%	N/A	2.35%	N/A

\*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 Saver Series Interest Rates

LSW has a history of offering excellent fixed and indexed annuities and very competitive rates. This tradition is carried on in the new *SecurePlus Saver* Series of indexed annuities.

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

Rates effective for premiums received on or after 05/29/10*.	S&P 500®					
	Point-to-Point Option 1		Point-to-Point Option 2		Point-to-Daily Average	
	Index Rate	Cap	Index Rate	Cap	Index Rate	Cap
<b>SecurePlus Saver</b>	100%	3.00%	50%	3.10%	30.00%	N/A
<b>SecurePlus Saver Select</b>	100%	4.00%	50%	4.20%	30.00%	N/A
<b>SecurePlus Premier 3</b> (3% Immediate Interest Credit)	100%	4.00%	50%	4.20%	30.00%	N/A
<b>SecurePlus Premier 8</b> (3% Immediate Interest Credit & 5% BAV)	100%	4.00%	50%	4.20%	30.00%	N/A
<b>SecurePlus Premier 10</b> (10% BAV)	100%	4.00%	140%	3.80%	30.00%	N/A

Rates effective for premiums received on or after 05/29/10*.	Russell 2000®				Declared Rate
	Point-to-Point Option 1		Point-to-Point Option 2		Fixed Rate
	Index Rate	Cap	Index Rate	Cap	
<b>SecurePlus Saver</b>	100%	3.00%	50%	3.10%	1.95%
<b>SecurePlus Saver Select</b>	100%	4.00%	50%	4.20%	2.00%
<b>SecurePlus Premier 3</b> (3% Immediate Interest Credit)	100%	4.00%	50%	4.20%	2.00%
<b>SecurePlus Premier 8</b> (3% Immediate Interest Credit & 5% BAV)	100%	4.00%	50%	4.20%	2.00%
<b>SecurePlus Premier 10</b> (10% BAV)	100%	4.00%	140%	3.80%	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 05/22/10.</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>	2.00%	1.00%	3.00%
<b>RetireTwo</b>	2.40%	1.00%	3.40%
<b>RetireThree</b>	2.50%		2.50%
<b>RetireFour</b>	2.65%	1.00%	3.65%
<b>RetireFive</b>	2.10%	5.00%	7.10%
<b>RetireMax Roth Advantage</b>	2.40%	1.00%	3.40%
<b>TSA Flexible Premiums</b>			
<b>RetireMax FPDA I</b>	2.00%	1.00%	3.00%
<b>RetireMax FPDA II</b>	2.40%	1.00%	3.40%
<b>RetireMax FPDA III</b>	2.50%		2.50%
<b>RetireMax FPDA III Plus</b>	2.40%		2.40%
<b>RetireMax FPDA IV</b>	2.65%	1.00%	3.65%
<b>RetireMax TSA 90</b>	2.40%		2.40%
<b>Texas Star (Texas only)</b>	2.50%		2.50%
<b>Texas Star + (Texas only)</b>	2.40%		2.40%
<b>Texas Choice (Texas only)</b>	2.40%		2.40%
<b>RetireMax Millennium Flex</b>	2.10%	5.00%	7.10%

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

<i>Single Premium Annuity Rates effective for policies issued on or after 05/22/10.</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>	2.10%	5.00%	7.10%
<b>RetireMax TLC</b>	2.40%		2.40%
<b>SureRate 2</b>			
For Single Premiums \$25,000 to \$99,000	1.00%		1.00%
For Single Premiums \$100,000+	1.15%		1.15%

## Generation 1 Guaranteed Lifetime Income Riders (GLIR)

<i>Riders submitted prior to 10/01/2009 and paid prior to 1/1/2010</i>	<b>Accumulation Years<sup>1</sup></b>	<b>Initial Rollup Rate for First Year Premiums<sup>2</sup></b>	<b>Initial Rollup Rate for Renewal Premiums<sup>3</sup></b>
<b>Indexed SPDA</b>	20	7.00%	-
<b>Indexed Flex</b>	20	7.00%	6.00%
<b>Indexed Flex TSA/457</b>	30	7.00%	6.00%
<b>Fixed SPDA</b>	20	7.00%	-
<b>Fixed Flex</b>	20	7.00%	6.00%
<b>Fixed Flex TSA/457</b>	30	7.00%	6.00%

## Generation 2 Guaranteed Lifetime Income Riders (GLIR)

<i>Riders submitted and issued after 9/30/2009</i>	<b>Accumulation Years<sup>1</sup></b>	<b>Initial Rollup Rate for All Premiums<sup>4</sup></b>
<b>Indexed SPDA</b>	20	7.00% (8.15%)*
<b>Indexed Flex</b>	20	7.00%
<b>Indexed Flex TSA/457</b>	30	7.00%
<b>Fixed SPDA</b>	20	7.00%
<b>Fixed Flex</b>	20	7.00%
<b>Fixed Flex TSA/457</b>	30	7.00%

\* Riders submitted on Indexed SPDA policies between 5/17/10 and 8/31/10, and paid prior to 11/30/10 will receive the Summer Special GLIR with an initial rollup rate of 8.15%. Please see the GLIR Summer Special announcement for details.

<sup>1</sup> Accumulation Years is the maximum time period during which Rollup Rates are applied to the Income Calculation Base.

<sup>2</sup> Initial Rollup Rates applicable to first year premiums on Generation 1 Riders.

<sup>3</sup> Initial Rollup Rates applicable to renewal premiums paid after 9/30/2009 on Generation 1 Riders.

<sup>4</sup> Initial Rollup Rates applicable to all premiums on Generation 2 riders.

**Initial Rollup Rates applicable to new premiums are subject to change without notice.**

Annuity Rate Information is for **AGENT USE ONLY**.

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 21st is a Saturday, Sunday, or a recognized national holiday, premium must be received by 12 p.m. Central Time the business day immediately preceding the 21st. Not all annuity products are approved in all states. Please check the State Approvals for each annuity product for availability.