

August 4, 2018

Single Premium Indexed Annuities¹

Current Rates² in Effect for New Policies issued on or after the Rate Effective Date

Product	Rate Effective Date*	Declared Rate	S&P 500®						Russell 2000®		Guaranteed Lifetime Income Rider (GLIR)
			Point-to-Point		Point-to-Daily-Average		Monthly Sum		Point-to-Point		
			Par Rate	Cap	Par Rate	Cap	Par Rate	Cap	Par Rate	Cap	
FIT Choice	01/16/2018	1.55%	100%	4.35%	70%	None	100%	2.15%	100%	4.35%	Required
FIT Income Plus	06/26/2017	1.85%	100%	5.00%	80%	None	100%	2.50%	100%	5.00%	Required
FIT Foundation	05/29/2018	1.40%	100%	3.00%	45%	None	100%	1.50%	100%	3.00%	n/a
FIT Guaranteed Income	05/29/2018	1.25%	100%	2.75%	40%	None	n/a	n/a	100%	2.75%	Required

Product	Rate Effective Date*	Declared Rate	Ending Index S&P 500®				Average Index		Ending Index Russell 2000®				Guaranteed Lifetime Income Rider (GLIR)		
			Option 1		Option 2		S&P 500®		Option 1		Option 2		Bonus Percentage	Initial Rollup Rate	Initial Rollup Rate Guarantee Period
			Index Rate	Cap	Index Rate	Cap	Index Rate	Cap	Index Rate	Cap	Index Rate	Cap			
Marquee 8	06/29/2017	1.15%	100%	2.65%	140%	2.55%	40%	None	100%	2.65%	140%	2.55%	8%	6.0%	8 years
Marquee 3	05/29/2018	1.15%	100%	2.20%	50%	2.30%	35%	None	100%	2.20%	50%	2.30%	3%	6.0%	8 years
Preferred 6	06/29/2017	1.15%	100%	2.65%	140%	2.55%	40%	None	100%	2.65%	140%	2.55%	6%	6.0%	8 years
Preferred 2	05/29/2018	1.15%	100%	2.20%	50%	2.30%	35%	None	100%	2.20%	50%	2.30%	2%	6.0%	8 years

1. Single Premium Indexed Annuities are issued only on the 7th, 14th, 21st and 28th day of each month.
2. The Index Rate, Cap and Declared Rate used for interest crediting are the higher of the rate shown or the contractual minimum guarantees.

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 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. Rates are subject to change.

For Agent Use Only – Not For Use With The Public and May Not be Republished.
Form No. 9932(0216) TC98954(0118)P

August 4, 2018

Flexible Premium Indexed Annuities*

Current Rates¹ in Effect for New Policies issued on or after the Rate Effective Date*

Product	Rate Effective Date*	Declared Rate	S&P 500®				Barclays Low Vol 5® Uncapped		BAML GPA®		Guaranteed Lifetime Income Rider (GLIR)
			Point-to-Point		Monthly Sum		Point-to-Point		Point-to-Point		
			Par Rate	Cap	Par Rate	Cap	Par Rate	Threshold	Par Rate	Cap	
FIT Rewards Growth	08/06/2018	1.50%	100%	3.55%	100%	1.45%	100%	1.50%	75%	None	n/a
FIT Secure Growth	08/06/2018	2.05%	100%	4.60%	100%	2.00%	100%	0.75%	90%	None	n/a
FIT Select Income	08/06/2018	1.75%	100%	5.00%	100%	2.25%	100%	0.50%	95%	None	Required
FIT Certain Income	08/06/2018	1.40%	100%	3.00%	100%	1.00%	100%	1.75%	70%	None	Required

Product	Rate Effective Date*	Declared Rate	Ending Index				Average Index		Guaranteed Lifetime Income Rider (GLIR)		
			S&P 500®		Russell 2000®		S&P 500®		Bonus Percentage	Initial Rollup Rate	Initial Rollup Rate Guarantee Period
			Index Rate	Cap	Index Rate	Cap	Index Rate	Cap			
Platinum	05/22/2018	2.00%	100%	4.15%	n/a	n/a	60%	None	10%	5%	10 years
Reliance	05/22/2018	1.85%	100%	3.65%	n/a	n/a	55%	None	10%	5%	10 years
Gold	05/22/2018	1.85%	100%	3.65%	n/a	n/a	55%	None	10%	5%	10 years
Paramount 5	05/29/2018	1.20%	100%	2.40%	100%	2.40%	35%	None	n/a	6%	10 years
Elite 3 For Broward, FL only	06/15/2018	1.70%	100%	3.35%	100%	3.35%	n/a	n/a	n/a	6%	10 years
Elite 5	06/15/2018	1.85%	100%	3.50%	100%	3.50%	n/a	n/a	n/a	6%	10 years

1. The Index Rate, Cap and Declared Rate used for interest crediting are the higher of the rate shown or the contractual minimum guarantees.

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 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. Rates are subject to change.

For Agent Use Only – Not For Use With The Public and May Not be Republished.
Form No. 9932(0216) TC98954(0118)P

August 4, 2018

Fixed Interest Rate Annuities – New Policies

Current Rates in Effect for 1st Policy Year premiums received on or after the Rate Effective Date*

Product	Rate Effective Date*	Base Interest Rate	Additional Interest	1st Policy Year Interest Rate	Rate Guarantee Period
Flexible Premium Plans - 403(b)/457					
RetireMax FPDA 1 For Issues in OR only	06/01/2018	1.35%	1.00%	2.35%	
RetireMax FPDA 2	06/01/2018	1.75%	1.00%	2.75%	
RetireMax Millennium Flex	06/01/2018	1.60%	1.00%	2.60%	
Flexible Premium Plans - All Other					
RetireOne For Issues in OR only	06/01/2018	1.35%	1.00%	2.35%	
Single Premium Plans					
RetireMax Secure 5	06/01/2018	2.40%		2.40%	5 Years

"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 products are not sponsored, endorsed, sold, or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of purchasing the products.

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. The products are not sponsored, endorsed, sold, or promoted by the Russell Investment Group and Russell Investment Group makes no representation regarding the advisability of purchasing the products.

Merrill Lynch, Pierce, Fenner & Smith Incorporated and its Affiliates ("BofA Merrill Lynch") indices and related information, the name "BofA Merrill Lynch", and related trademarks, are intellectual property licensed from BofA Merrill Lynch, and may not be copied, used, or distributed without BofA Merrill Lynch's prior written approval. The licensee's products have not been passed on as to their legality or suitability, and are not regulated, issued, endorsed, sold, guaranteed, or promoted by BofA Merrill Lynch. BOFA MERRILL LYNCH MAKES NO WARRANTIES AND BEARS NO LIABILITY WITH RESPECT TO THE INDICES, ANY RELATED INFORMATION, ITS TRADEMARKS, OR THE PRODUCT(S) (INCLUDING WITHOUT LIMITATION, THEIR QUALITY, ACCURACY, SUITABILITY AND/OR COMPLETENESS).

Neither Barclays Bank PLC, or Barclays Capital Inc., nor any affiliate (collectively "Barclays") is the issuer or producer of the products and Barclays has no responsibilities, obligations or duties to investors in the products. The Index including as applicable any component indices that form part of the Index is a trademark owned by Barclays Bank PLC, or Barclays Capital Inc., and licensed for use by National Life Group member company Life Insurance Company of the Southwest as the Issuer of the products. While National Life Group member company Life Insurance Company of the Southwest as the Issuer of the products may for itself execute transaction(s) with Barclays in or relating to the Index in connection with the products investors acquire the products from National Life Group member company Life Insurance Company of the Southwest and investors neither acquire any interest in the Index nor enter into any relationship of any kind whatsoever with Barclays upon making an investment in the products. The products are not sponsored, endorsed, sold or promoted by Barclays and Barclays makes no representation regarding the advisability of the products or use of the Index or any data included therein. Barclays shall not be liable in any way to the Issuer, investors or to other third parties in respect of the use or accuracy of the Index or any data included therein.

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 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. Rates are subject to change.

For Agent Use Only – Not For Use With The Public and May Not be Republished.
Form No. 9932(0216) TC98954(0118)P