

April 6, 2018

## Single Premium Indexed Annuities<sup>1</sup>

Current Rates<sup>2</sup> in Effect for New Policies issued on or after the Rate Effective Date

Product	Rate Effective Date*	Declared Rate	S&P 500®						Russell 2000®	
			Point-to-Point		Point-to-Daily-Average		Monthly Sum		Point-to-Point	
			Par Rate	Cap	Par Rate	Cap	Par Rate	Cap	Par Rate	Cap
<b>FIT Choice</b>	01/16/2018	1.55%	100%	4.35%	70%	None	100%	2.15%	100%	4.35%
<b>FIT Income Plus</b>	06/26/2017	1.85%	100%	5.00%	80%	None	100%	2.50%	100%	5.00%
<b>FIT Foundation</b>	06/26/2017	1.25%	100%	2.75%	45%	None	100%	1.50%	100%	2.75%
<b>FIT Guaranteed Income</b>	06/26/2017	1.00%	100%	2.50%	40%	None	n/a	n/a	100%	2.50%

Product	Rate Effective Date*	Declared Rate	Ending Index S&P 500®				Average Index		Ending Index Russell 2000®				Bonus Percentage	Guaranteed Lifetime Income Rider (GLIR)	
			Option 1		Option 2		S&P 500®		Option 1		Option 2			Initial Rollup Rate	Initial Rollup Rate Guarantee Period
			Index Rate	Cap	Index Rate	Cap	Index Rate	Cap	Index Rate	Cap	Index Rate	Cap			
<b>Marquee 8</b>	06/29/2017	1.15%	100%	2.65%	140%	2.55%	40%	None	100%	2.65%	140%	2.55%	8%	6.0%	8 years
<b>Marquee 3</b>	06/29/2017	1.00%	100%	2.00%	50%	2.10%	30%	None	100%	2.00%	50%	2.10%	3%	6.0%	8 years
<b>Preferred 6</b>	06/29/2017	1.15%	100%	2.65%	140%	2.55%	40%	None	100%	2.65%	140%	2.55%	6%	6.0%	8 years
<b>Preferred 2</b>	06/29/2017	1.00%	100%	2.00%	50%	2.10%	30%	None	100%	2.00%	50%	2.10%	2%	6.0%	8 years

1. Single Premium Indexed Annuities are issued only on the 7<sup>th</sup>, 14<sup>th</sup>, 21<sup>st</sup> and 28<sup>th</sup> 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.

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## Flexible Premium Indexed Annuities\*

Current Rates<sup>1</sup> in Effect for New Policies issued on or after the Rate Effective Date\*

Flexible Premium Products	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	07/22/2017	1.70%	100%	4.00%	n/a	n/a	60%	None	10%	5%	10 years
Reliance	07/22/2017	1.60%	100%	3.50%	n/a	n/a	55%	None	10%	5%	10 years
Gold	07/22/2017	1.60%	100%	3.50%	n/a	n/a	55%	None	10%	5%	10 years
Paramount 5	03/01/2018	1.00%	100%	2.25%	100%	2.25%	35%	None	n/a	6%	10 years
Elite 3 For Broward, FL only	03/15/2018	1.50%	100%	3.20%	100%	3.20%	n/a	n/a	n/a	6%	10 years
Elite 5	03/15/2018	1.50%	100%	3.20%	100%	3.20%	n/a	n/a	n/a	6%	10 years

## Fixed Interest Rate Annuities – New Policies

Current Rates in Effect for 1<sup>st</sup> 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	03/01/2018	1.20%	1.00%	2.20%	
RetireMax FPDA 2	07/01/2017	1.65%	1.00%	2.65%	
RetireMax Millennium Flex	02/27/2017	1.50%	1.00%	2.50%	
Flexible Premium Plans - All Other					
RetireOne For Issues in OR only	03/01/2018	1.20%	1.00%	2.20%	
Single Premium Plans					
RetireMax Secure 5	03/01/2018	2.15%		2.15%	5 Years

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