

LSW's Highly Acclaimed Family of Equity-Indexed Annuities

Product Features¹

Plan Options

Interest Rate Crediting Method²

Immediate Interest Credit

Min. Guaranteed Index Rate

Minimum Guaranteed Cap

Maximum Issue Age (Actual Age)

Minimum Premium

Guaranteed Lifetime Income Rider

Minimum Loan⁴

Maximum Loan⁴

Net Loan Cost





Maximum Premium⁵

Additional Payments

Free Withdrawals

Withdrawal Charge %

Policy Form Nos.⁶

				
Plan Options	Q and NQ	Q and NQ	Q and NQ	403b and Roth 403b, 457
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	Annual Ratchet/Pt. to Pt., Annual Ratchet/Pt. to Daily Average, Declared Interest
Immediate Interest Credit	N/A	N/A	N/A	
Min. Guaranteed Index Rate	30%	30%	30%	30%
Minimum Guaranteed Cap	3%	3%	3%	3%
Maximum Issue Age (Actual Age)	75 (53 in UT)	85	89	80 (actual age)
Minimum Premium	\$50/month automated, ³ \$3,000 Single Prem. Q \$5,000 Single Prem. NQ	\$50/month automated, ³ \$3,000 Single Prem. Q \$5,000 Single Prem. NQ	\$50/month automated, ³ \$3,000 Single Prem. Q \$5,000 Single Prem. NQ	\$50/month salary reduction and/or \$3,000 Single Premium Transfer
Guaranteed Lifetime Income Rider	N/A	N/A	N/A	N/A
Minimum Loan ⁴	\$500	\$500	\$500	\$500 (available for 403b and 457 only)
Maximum Loan ⁴	\$50,000	\$50,000	\$50,000	\$50,000
Net Loan Cost	Variable	Variable	Variable	Variable
Maximum Premium ⁵	\$500,000	\$500,000	\$500,000	\$500,000
Additional Payments	Yes	Yes	Yes	Yes
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% 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 %	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%	8, 8, 7, 6, 5, 4, 2, 0%	12, 11, 10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0
Policy Form Nos. ⁶	7910 and 7916	7912 and 7918	7920	7927

¹ See individual Summary/Apps for more detailed information.

² S&P 500 is the Index used. "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 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.

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Form No. 9323 (0308); Cat. No. 100707