Indexed Annuities - Flexible Premium

	SecurePlus Silver	SecurePlus Gold	SecurePlus Platinum	SecurePlus TSA	SecurePlus Advantage 457
Plan Options	**Non-Qual, Qual, IRA, 403(b) & 457**	**Non-Qual, Qual, IRA, 403(b) & 457**	**Non-Qual, Qual, IRA, 403(b) & 457**	**403(b) TSA Only!**	**457 Only!**
GLIR RIDER	✓ **Guaranteed Lifetime Income Rider Available! (see last page for INDEX FLEX GLIR Info. & Details)**			**GLIR Rider Not Available**	**GLIR Rider Not Available**
Interest Rate Crediting Method	*Annual Ratchet/Point to Point, Ratchet/Point to Daily Avg., -Declared Interest	*Annual Ratchet/Point to Point, Ratchet/Point to Daily Avg., -Declared Interest	*Annual Ratchet/Point to Point, Ratchet/Point to Daily Avg., -Declared Interest	*Annual Ratchet/Point to Point	*Annual Ratchet/Point to Point
Index Used *	S&P 500	S&P 500	S&P 500	S&P 500	S&P 500
Fees	None	None	None	None	None
Min. Guar. Index	30%	30%	30%	30%	30%
Guaranteed Cap	For Ending Index Accounts: 3% For Average Index Accounts: None in yrs 1-7; 3% in yrs 8+	For Ending Index Accounts: 3% For Average Index Accounts: None in yrs 1-10; 3% in yrs 11+	3%	3%	3%
Bonus Accum. Value	N/A	N/A	N/A	**3%** of premiums paid yrs 1-12, vested to Accum. Value yrs 13-15	**3%** of premiums paid yrs 1-12, vested to Accum. Value yrs 13-15
Max. Issue Age	89 (actual age)	85 (actual age)	75 (actual age)	70 (actual age)	70 (actual age)
Minimum Premium	$50/month automated †, $5,000 NQ Single Premium, $3,000 Q Single Premium // **OR** any Single + Minimum Monthly PAC/SRA	$50/month automated †, $5,000 NQ Single Premium, $3,000 Q Single Premium // **OR** any Single + Minimum Monthly PAC/SRA	$50/month automated †, $5,000 NQ Single Premium, $3,000 Q Single Premium // **OR** any Single + Minimum Monthly PAC/SRA	$50/month salary reduction and/or $3,000 Single Premium Transfer // **OR** any Single + Minimum Monthly SRA.	$50/month salary reduction and/or $3,000 Single Premium Transfer // **OR** any Single + Minimum Monthly SRA.
Maximum Prem. ‡	**$1,000,000 (ages 0-75) $500,000 (76-80) $250,000 (81-89)**	**$1,000,000 (ages 0-75) $500,000 (76-80) $250,000 (81-85)**	**$1,000,000 (ages 0-75)**	**$1,000,000 (ages 0-70)**	**$1,000,000 (ages 0-70)**
403(b) Loan Provision **	**Yes, 100% of Accumulated Value Earns CREDITED Interest Rate ****	**Yes, 100% of Accumulated Value Earns CREDITED Interest Rate ****	**Yes, 100% of Accumulated Value Earns CREDITED Interest Rate ****	**Yes, 100% of Accumulated Value Earns CREDITED Interest Rate ****	**N/A**
457 Loan Prov.**	**Yes**	**Yes**	**Yes**	**N/A**	**Yes**
Minimum Loan **	$500	$500	$500	$500	457 LOAN
Maximum Loan **	$50,000	$50,000	$50,000	$50,000	PROVISION
Net Loan Cost **	Variable Loan Cost	Variable Loan Cost	Variable Loan Cost	Variable Loan Cost	Variable Loan Cost
Additional Payments	Yes	Yes	Yes	Yes	Yes
Free Look	30 Days	30 Days	30 Days	30 Days	30 Days
Free Withdrawals	10% of Accumulation Value annually after the first year and attained age 59½ as permitted by law.	10% of Accumulation Value annually after the first year and attained age 59½ as permitted by law.	10% of Accumulation Value annually after the first year and attained age 59½ as permitted by law.	10% of Accumulation Value annually after the first year and attained age 59½ as permitted by law.	10% of Accumulation Value annually after the first year and attained age 59½ as permitted by law.
Withdrawal Charge %	8, 8, 7, 6, 5, 4, 2, 0 **7 YEARS**	10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0 **10 YEARS**	14, 14, 13, 12, 11, 10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0 **15 YEARS**	10, 10, 10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0 **12 YEARS**	10, 10, 10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0 **12 YEARS**
Policy Form #	7920	7912, 7918 and 7938	7910 and 7916	7820	7820

NO MVA! ***NO SPREAD!*** ***NO ROLLING SURRENDER PENALTIES!*** ***NO ANNUITIZATION REQUIRED!*** ***NO FEES!***

Footnotes:

† Salary reduction/deduction or Bank draft/PACP **‡ Subject to change without notice.**

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**** Loans available if allowed by Plan Document. Loans subject to IRC guidelines, company limitations, plan document restrictions and current cash values.**

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Indexed Annuities - Single Premium

	SecurePlus Saver	SecurePlus Saver Select	SecurePlus Premier 3	SecurePlus Premier 8	SecurePlus TLC	SecurePlus Accumulator 5	SecurePlus Accumulator 3
Plan Options	Q & NQ Excluding 412(i)	Q & NQ Excluding 412(i)	Q & NQ Excluding 412(i)	Q & NQ Excluding 412(i)	403(b), IRA, (Simple, SEP, Roth), 457, 401(k) and NQ	Q and NQ excluding 412(i)	Q and NQ excluding 412(i)
GLIR RIDER	✓ Guaranteed Lifetime Income Rider Available! (Please see last page for INDEX SPDA GLIR Information, Features & Details)						
SELI Option: Special Enhanced Life Income option	SELI. NOT AVAILABLE	SELI AVAILABLE! If the Annuitant qualifies and elects the SELI Option, the annuitization life payout can be significantly higher than a standard payout. To qualify, the policy must be in force for 5 policy years and the annuitant must be unable to perform two of the six Activities of Daily Living permanently. The SELI option provides an enhanced payout and an additional 10% increase(not guaranteed in WA) if the Annuitant qualifies and begins taking this income after the 10th policy year.				SELI. NOT AVAILABLE	SELI. NOT AVAILABLE
Interest Rate Crediting Method	*Annual Ratchet Pt. to Pt. S&P 500® and Russell 2000®, *Annual Ratchet Pt. to Daily Average S&P 500, -Declared Rate	*Annual Ratchet Pt. to Pt. S&P 500® and Russell 2000®, *Annual Ratchet Pt. to Daily Average S&P 500, -Declared Rate	*Annual Ratchet Pt. to Pt. S&P 500® and Russell 2000®, *Annual Ratchet Pt. to Daily Average S&P 500, -Declared Rate	*Annual Ratchet Pt. to Pt. S&P 500® and Russell 2000®, *Annual Ratchet Pt. to Daily Average S&P 500, -Declared Rate	*Annual Ratchet/Point to Point, *Annual Ratchet/Point to Daily Avg., -Declared Interest	Annual Ratchet/Point to Point, Annual Ratchet/Point to Daily Avg., Declared Interest.	Annual Ratchet/Point to Point, Annual Ratchet/Point to Daily Avg., Declared Interest. 3% Immediate Interest Credit!
Index Used *	S&P 500 and Russell	S&P 500 and Russell 2000	S&P 500 and Russell 2000	S&P 500 and Russell 2000	S&P 500	S&P 500	S&P 500
Min. Guar. Index	30%	30%	30%	30%	30%	30%	30%
Min. Guar. Cap	3%	3%	3%	3%	3%	3%	3%
Bonus Accum. Val.	N/A	N/A	N/A	5% of premium paid, transferred to accumulation value years 8-12	N/A	N/A	N/A
Max. Owner / Annuitant. Age	89 (actual age)	85 (actual age)	85 (actual age)	80 (actual age) 57 in (AL, CA, DE, IL, MN)	80 (actual age)	80 (actual age)	85 (actual age)
Min. Premium	$10,000	$10,000	$10,000	$10,000	$25,000 Q or NQ	$15,000	$15,000
Max. Premium ‡	$1,000,000 (ages 0-75) $500,000 (76-80) $250,000 (81-89)	$1,000,000 (ages 0-75) $500,000 (76-80) $250,000 (81-85)	$1,000,000 (ages 0-75) $500,000 (76-80) $250,000 (81-85)	$1,000,000 (ages 0-75) $500,000 (76-80)	$1,000,000 (ages 0-75) $500,000 (76-80)	$500,000	$500,000
403(b) Loan **	Yes **	Yes **	Yes **	Yes **	Yes **	Yes **	Yes **
457 Loan **	Yes **	Yes **	Yes **	Yes **	Yes **	Yes **	Yes **
Min. Loan **	$500	$500	$500	$500	$500	$500	$500
Max. Loan **	$50,000	$50,000	$50,000	$50,000	$50,000	$50,000	$50,000
Free Look	30 Days	30 Days	30 Days	30 Days	30 Days	30 Days	30 Days
Free Wdrwls.	10% Accumulation Value annually after the first policy year as permitted by law.	10% Accumulation Value annually after the first policy year as permitted by law.	10% Accumulation Value annually after the first policy year as permitted by law.	10% Accumulation Value annually after the first policy year as permitted by law.	10% of Accumulation Value available after the first year as permitted by law. You must maintain at least $5,000 in your annuity to keep it in force.	10% of Accumulation Value annually after the first year as permitted by law. You must maintain at least $2,500 in your annuity to keep it in force.	10% of Accumulation Value annually after the first year as permitted by law. You must maintain at least $2,500 in your annuity to keep it in force.
Additional Free Withdrawals	N/A	One time 20% penalty free withdrawal in place of standard 10% in any year after first policy year as permitted by law.	3% immediate interest credit may be withdrawn in first policy year as permitted by law. Policyowner can elect to receive a check or if 59½ have money placed on a debit card by MasterCard.	3% immediate interest credit may be withdrawn in first policy year as permitted by law. Policyowner can elect to receive a check or if 59½ have money placed on a debit card by MasterCard.	N/A	N/A	N/A
Wdrwls. Charge %	8, 8, 7, 6, 5,0 5 Years	8.25, 8.25, 7.25, 6.25, 5, 4, 3, 2, 0 8 Years	8.25, 8.25, 7.25, 6.25, 5, 4, 3, 2, 1, 0 9 Years	10, 10, 10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0 12 Years	10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0 10 Years	14, 14, 13, 12, 11, 10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0 15 Years	10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0 10 Years
Policy Form #	7951	7952	7953	7954	7906	7917	7919

Footnotes:

† Salary reduction/deduction or Bank draft/PACP †† Withdrawal Charges apply on amounts withdrawn in excess of free amount. ‡ Subject to change without notice.

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** Loans available if allowed by Plan Document. Loans subject to IRC guidelines, company limitations, plan document restrictions and current cash values.

Fixed Annuities - (Flexible and Single Premium)

Product Name	SureRate 2	RetireOne	RetireTwo	RetireThree	RetireFour	RetireFive	RetireMax TLC
Plan Options	Non-Qual and Qualified Plans. LSW **Guarantees** the initial annual effective interest rate for the first Two Years!	✓ Non -Qual ✓ Qual / IRA NO 403(b) NO 457	✓ Non -Qual ✓ Qual / IRA NO 403(b) NO 457	✓ Non -Qual ✓ Qual / IRA NO 403(b) NO 457	✓ Non -Qual ✓ Qual / IRA NO 403(b) NO 457	✓ Non -Qual ✓ Qual / IRA NO 403(b) NO 457	✓ Non -Qual ✓ Qual / IRA ✓ 403(b) ✓ 457
GLIR Available	GLIR Not Available	✓ Guaranteed Lifetime Income Rider Available! (see last page for FIXED SPDA & FIXED FLEX GLIR Information & Details)					
Additional Interest	N/A	Each premium received in the first Policy Year will receive an additional 1% interest	Each premium received in the first Policy Year will receive an additional 1% interest	N/A	Each premium received in the first Policy Year will receive an additional 1% interest	Each premium received in the first Policy Year will receive an additional 5% interest	N/A
Minimum Int. *	1%	Varies By State	Varies By State	Varies By State	Varies By State	Varies By State	Varies By State
Maximum Issue Age (actual age)	90	85	85	75	75		80
Min. Prem.	$25,000 Single Premium	$5,000 Non-Qualified/$3,000 Qualified single premium or $100/month PAC or salary reduction	$5,000 Non-Qualified/$3,000 Qualified single premium or $50/month PAC or salary reduction	$5,000 Non-Qualified/$3,000 Qualified single premium or $50/month PAC or salary reduction	$5,000 Non-Qualified/$3,000 Qualified single premium or $50/month PAC or salary reduction	$100/month salary reduction/PAC or $3,000 qualified / $5,000 non-qualified single premium transfer. Additional premiums accepted any time.	$25,000 Single Premium
Maximum Premium **	Issue Ages 0-75: $1,000,000 76-80: $500,000 81+: $250,000	Issue Ages 0-75: $1,000,000 76-80: $500,000	Issue Ages 0-75: $1,000,000 76-80: $500,000	Issue Ages 0-75: $1,000,000 76-80: $500,000	Issue Ages 0-75: $1,000,000 76-80: $500,000	Issue Ages 0-75: $1,000,000 76-80: $500,000	Issue Ages 0-75: $1,000,000 76-80: $500,000
Min. Loan ‡	N/A	N/A	N/A	N/A	N/A	N/A	$500
Max. Loan ‡	N/A	N/A	N/A	N/A	N/A	N/A	$50,000
Net Loan Cost	N/A	N/A	N/A	N/A	N/A	N/A	2.50%
457 Loan Provision	N/A	N/A	N/A	N/A	N/A	N/A	YES
Free Look	30 Days	30 Days	30 Days	30 Days	30 Days	30 Days	30 Days
Free Wdrwls.	10% of Accumulation Value After One Year. Minimum Partial Withdrawal: $500. You must maintain at least $5,000 in your annuity to keep it in force.	10% of Accumulation Value annually after the first year as permitted by law.	10% of Accumulation Value annually after the first year as permitted by law.	10% of Accumulation Value annually after the first year as permitted by law.	10% of Accumulation Value annually after the first year as permitted by law.	10% of Accumulation Value annually after the first year as permitted by law.	10% of Accumulation Value annually after the first year as permitted by law.
Nursing Care Benefit Rider	✓ At no Extra Cost! In Approved States	✓ At no Extra Cost! In Approved States	✓ At no Extra Cost! In Approved States	✓ At no Extra Cost! In Approved States	✓ At no Extra Cost! In Approved States	✓ At No Extra Cost! In Approved States	✓ At No Extra Cost! In Approved States
Wdrwl. Charge %†	2, 1, 0, 0, 0 *(See Note Below)* **Note: SureRate 2** has a two-year Withdrawal Charge period and a five-year maturity. After five years, the policyholder must either annuitize, withdraw, or exchange the Surerate 2 policy to another LSW annuity product. **The policyholder can also take a lump sum.** (Both the annuitization or the lump sum options may have federal income tax consequences.) After the first policy year, a policyholder may exchange SureRate 2 without a withdrawal charge to another LSW annuity (except another SureRate 2 policy). LSW also will waive all withdrawal charges if SureRate 2 is systematically liquidated over a 12-month period into one of LSW's flexible premium annuity products.	10, 9, 8, 7, 6, 4, 2, 0 7 Years For AL, UT and WA: Ages 0-58: 10, 9, 8, 7, 6, 4, 2, 0 Ages 59+: 8, 8, 7, 6, 5, 4, 2, 0	10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0 10 Years	12, 11, 10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0 12 Years	12.5, 12.5, 12.5, 12, 11, 10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0 15 Years	10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0 10 Years For AL, AK, CA, DE and MN: Ages 0-58: 10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0 Ages 59+: 8.25, 8.25, 7.25, 6.25, 5, 4, 3, 2, 1, 0, 0	10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0 10 Years ✓ **SELI Option:** Special Enhanced Life Income option
Policy Form No.	7852	7925	7930	7945	7940	7934	7902

NO MVA! NO SPREAD! NO ROLLING SURRENDER PENALTIES! NO ANNUITIZATION REQUIRED! NO FEES!

Footnotes

* Interest credited to your annuity will never be less than that required by law in your state and will be reflected in your annuity upon issue.
** Subject to change without notice.
† Withdrawal Charges apply on amounts withdrawn in excess of free amount. Withdrawals are permitted only as allowed by law.
‡ Subject to IRS Rules and current surrender values. Applicable to 403(b) plans only.

403(b) & 457 Traditional Fixed Annuities - (Flexible and Single Premium)

Product Name	RetireMax Millennium Flex	RetireMax TSA-90	RetireMax FPDA 1	RetireMax FPDA 2	RetireMax FPDA 3	RetireMax FPDA 3+	RetireMax FPDA 4
Plan Options	403(b) & 457 Only	Non-ERISA 403(b) TSA Only	403(b) & 457 Only	403(b) & 457 Only	403(b) & 457 Only	403(b) & 457 Only	403(b) & 457 Only
GLIR	✓ Guaranteed Lifetime Income Rider Available! (Please see last page for FIXED 403b & FIXED 457 Annuity GLIR Information & Details)						
Additional Interest	5.00% additional interest for 12 months on each premium received in the first Policy Year	N/A	Each premium received in the first Policy Year will receive an additional 1% interest	Each premium received in the first Policy Year will receive an additional 1% interest	N/A	N/A	Each premium received in the first Policy Year will receive an additional 1% interest
Bonus Accum. Val.	N/A	N/A	N/A	N/A	N/A	3% of premium received years 1-12	N/A
Bonus Account Transfer / Vested	N/A	N/A	N/A	N/A	N/A	Years 13-15 (33 1/3% per year)	N/A
Minimum Int. *	1%	1%	Varies By State	Varies By State	Varies By State		Varies By State
Max Issue Age (actual age)	75	75 55 in CA	75	75	75	75	70
Min. Prem.	$100/month salary reduction or $3,000 single sum transfer. Additional premiums accepted any time.	$100/month salary reduction or $3,000 single sum transfer	$100/month salary reduction or $3,000 single sum transfer	$50/month salary reduction or $3,000 single sum transfer	$50/month salary reduction or $3,000 single sum transfer	$50/month salary reduction or $3,000 single sum transfer	$50/month salary reduction or $3,000 single sum transfer
Min. Loan ‡	$500	$500‡‡	$500	$500	$500	$500	$500
Maximum Loan ‡	50% of the Cash Value, up to $50,000	If cash Value is less than $20,000, you may borrow up to 90% of the Cash Value, up to $10,000‡‡ 50% of the Cash Value if C.V. higher than $20,000, up to $50,000‡‡	50% of the Cash Value, up to $50,000	50% of the Cash Value, up to $50,000	50% of the Cash Value, up to $50,000	50% of the Cash Value, up to $50,000	50% of the Cash Value, up to $50,000
Net Loan Cost	2.50%	3.00%	2.50%	2.50%	2.50%	2.50%	2.50%
Free Look	30 Days	30 Days	30 Days	30 Days	30 Days	30 Days	30 Days
Nursing Care Benefit Rider	✓ At no Extra Cost! In Approved States	✓ At no Extra Cost! In Approved States	✓ At no Extra Cost! In Approved States	✓ At no Extra Cost! In Approved States	✓ At no Extra Cost! In Approved States	✓ At No Extra Cost! In Approved States	✓ At No Extra Cost! In Approved States
Free Wdrwls.	10% of Accumulation Value annually after the first year as permitted by law.	10% of Accumulation Value annually after the first year as permitted by law.	10% of Accumulation Value annually after the first year as permitted by law.	10% of Accumulation Value annually after the first year as permitted by law.	10% of Accumulation Value annually after the first year as permitted by law.	10% of Accumulation Value annually after the first year as permitted by law.	10% of Accumulation Value annually after the first year as permitted by law.
Wdrwl. Charge %	10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0 10 years For AK, AL, CA, DE and MN: Ages 0-58: 10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0 Ages 59+: 8.25, 8.25, 7.25, 6.25, 5, 4, 3, 2, 1, 0, 0	12, 11, 10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0 12 Years	10, 9, 8, 7, 6, 4, 2, 0 7 Years For AL, UT and WA: Ages ††† 0-58: 10, 9, 8, 7, 6, 4, 2, 0 Ages ††† 59+: 8, 8, 7, 6, 5, 4, 2, 0	10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0 10 Years	12, 11, 10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0 12 Years	12, 11, 10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0 12 Years	12.5, 12.5, 12.5, 12, 11, 10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0 15 Years
Policy Form No.	7934	7955	7925	7930	7945	7935	7940

NO MVA! NO SPREAD! NO ROLLING SURRENDER PENALTIES! NO ANNUITIZATION REQUIRED! NO FEES!

Footnotes

* Interest credited to your annuity will never be less than that required by law in your state and will be reflected in your annuity upon issue.

††† Withdrawal Charges apply on amounts withdrawn in excess of free amount.

‡ Loans available if allowed by Plan Document. Loans subject to IRC guidelines, company limitations, plan document restrictions and current cash values.

‡‡ Non-ERISA 403(b) Only.

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LR 10175

Life Product Quick Reference Chart

Name	Indexed Universal Life		Universal Life			Term	
	SecurePlus Paragon LSW form #8387**	**SecurePlus Provider** LSW form #8212**	**Foundation** LSW form # 8640	**Harbor** LSW form #8064**	**Horizon** LSW form #8048**	**Guaranteed Level** LSW form #8119	**Non-Guaranteed Level** LSW form #8120
Objectives	Death benefit protection with cash value growth based on changes in the S&P 500® Index. • Policy loans as a source of retirement income.	Death benefit protection with cash value growth based on changes in the S&P 500® Index. • Policy loans for retirement income.	Focus on mortgage protection and flexibility. Low cost alternative to term that provides permanent coverage and cash value accumulation.	Death benefit protection and flexibility with low minimum premium outlay.	Focus on long term cash accumulation and flexibility. Ideal for business planning needs.	Low premiums guaranteed for all years.	Low premiums guaranteed for the first 10 years.
Policy	Policy value credited based on the movement of the S&P 500® Index. Five interest crediting methods as well as a minimum guarantee interest payment.	Policy value is credited based on the movement of the S&P 500® Index. Three interest crediting methods as well as a minimum guarantee interest payment.	Provides at least 20 years of coverage if minimum premiums are paid based on current illustration Tax-deferred cash value: • Unlike traditional mortgage plans, Foundation UL does not decrease death benefit and does offer cash value	Wash loans available after the first policy year.	Pay premiums for a limited number of years, use policy values as a source of income. Wash loans available after the first policy year.	Guaranteed level premium all years; available for periods of 10, 15, 20 and 30 years.	Guaranteed level premium for the first 10 years of the policy; available for periods of 15, 20 and 30 years.
Policy Strategies	Interest credited cannot be lost in subsequent years if zero interest or negative return on the Index. Variable or Net Fixed Loan Option in year 2. Additional Protection Benefit Rider provides low cost additional permanent coverage. Overloan Protection Rider prevents the policy from lapsing prior to death.	Interest credited cannot be lost in subsequent years if zero interest or negative return on the Index. Variable loan or Net Fixed Loan Option. Overloan Protection Rider prevents the policy from lapsing prior to death.	Low premium outlay. Ability to add other insureds through Other Insured Rider.	Flexible payment options. Riders provide term coverage for other insureds, Disability Income Rider.	Minimize risk by adding the No-lapse Guarantee Rider which guarantees policy will not lapse even if there is no cash value.	**Accelerated Benefits riders for <u>Terminal</u> and <u>Chronic</u> illness INCLUDED AT NO EXTRA COST!** Waiver of Premium Rider available Disability Income Rider available	
	Accelerated Benefits riders for Terminal, Chronic & Critical illness INCLUDED AT NO EXTRA COST!		**Accelerated Benefits riders for Terminal, Chronic & Critical illness INCLUDED AT NO EXTRA COST!**				
Sales Concepts	Ideal for business planning solutions such as buy/sell funding, executive bonus plans, and non-qualified deferred compensation arrangements. Use the BSB Rider for a high ratio of cash surrender value for premium outlay. Can help leverage assets that may loose substantial value at death due to taxes through the Leveraged Asset Transfer concept.	Executive Benefit Planning: • Cash value can be a source of income for business owner or for key executives.	Complete mortgage and family protection in one policy. No additional cost accelerated living benefits. Tax-deferred cash value can be accessed during lifetime to meet: • Unexpected emergencies. • Pay off mortgage balance before schedule. • Supplemental retirement income.	Income replacement: death benefit can be paid as a single lump sum, a stream of income or a combination of both. Benefits for an unexpected illness: • ABR, benefits for Terminal, Chronic or Critical illness. • Pay for cost associated with home health care, medical procedures, drug therapies and other quality of life expenditures.	Cash value as a source of cash to cover the business obligation under a deferred compensation agreement, or supplement retirement income. Use Balance Sheet Benefit Rider for: • Executive Bonus Plans • Leverage Bonus Plans • Key Person • Buy-Sell	Conversion privileges available.	

**Not Available in New York
***Paragon and Horizon only
****Provider, Harbor and LSW Term only
State specials and other limits may apply.

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National Life Insurance Company
Life Insurance Company of the Southwest
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LSW Issue Ages	LSW Rate Classifications
Individual: 0-85	Elite Preferred NT*** Preferred NT Verified Standard NT Express Standard NT**** Preferred Tobacco Standard Tobacco

<u>LTC</u> (Long Term Care) Rider available on all IUL and UL Products.
EBR: Extension of Benefits Rider available on all IUL and UL Products
5% Compounded Inflation Protection rider available on all IUL and UL Products.
Disability Income Rider available on all IUL, UL and Term products

LR 10175

LSW's Guaranteed Lifetime Income Riders

LSW'S Guaranteed Lifetime Income Riders can provide the annuitant with a Guaranteed Withdrawal Payment from his or her annuity for life… income that cannot be outlived!

GLIR rider is available at issue only!	INDEX SPDA	INDEX FLEX (when issued as Non-457 / Non-403(b))	INDEX 403(b)/457 (when issued as 403(b) or 457)	FIXED SPDA & FIXED FLEX	FIXED 403(b) & FIXED 457
It can be added to the following LSW Products:	SecurePlus Saver, SecurePlus Saver Select, SecurePlus Premier 3, SecurePlus Premier 8, SecurePlus Accumulator 3, SecurePlus Accumulator 5, SecurePlus TLC	SecurePlus Silver, SecurePlus Gold, SecurePlus Platinum.	SecurePlus Silver, SecurePlus Gold, SecurePlus Platinum, SecurePlus Elite.	RetireOne, RetireTwo, RetireThree, RetireFour, RetireFive, RetireMax TLC, RetireMax Millennium Plus.	RetireMax Millenium Flex, RetireMax TSA-90 RetireMax FPDA 1 RetireMax FPDA 2 RetireMax FPDA 3 RetireMax FPDA 3+ RetireMax FPDA 4
Rider Issue Age	Issue ages 40+	Issue ages 40+	Issue ages 35+	Issue ages 40+	Issue ages 35+
Max Accumulation Period	20th Policy Anniversary OR until the first Guaranteed Withdrawal Payment.	20th Policy Anniversary OR until the first Guaranteed Withdrawal Payment.	30th Policy Anniversary OR until the first Guaranteed Withdrawal Payment.	20th Policy Anniversary OR until the first Guaranteed Withdrawal Payment.	30th Policy Anniversary OR until the first Guaranteed Withdrawal Payment.
Initial Roll-up Rate	7% Subject to change. Rate is determined at issue.	7% Subject to change. Rate is determined at issue.	7% Subject to change. Rate is determined at issue.	7% Subject to change. Rate is determined at issue.	7% Subject to change. Rate is determined at issue.
Roll-up Rate Guarantee	Roll-up rate for <u>INDEX SPDA</u> is guaranteed for up to <u>20 years.</u>	Roll-Up Rate for <u>each INDEX FLEX premium</u> is guaranteed for 10 years from premium payment, renewed and <u>guaranteed annually thereafter</u>. Each premium gets its own rate history.	Roll-Up Rate for <u>each INDEX 403(b)/457 premium</u> is guaranteed for 10 years from premium payment, renewed and <u>guaranteed annually thereafter</u>. Each premium gets its own rate history.	Roll-Up Rate for <u>each FIXED SPDA / FIXED FLEX premium</u> is guaranteed for 10 years from premium payment, renewed and <u>guaranteed annually thereafter</u>. Each premium gets its own rate history.	Roll-Up Rate for <u>each FIXED 403(b) / FIXED 457 premium</u> is guaranteed for 10 years from premium payment, renewed and <u>guaranteed annually thereafter</u>. Each premium gets its own rate history.
Benefit Age & Guaranteed Withdrawal % (On Single Life Income Percentage)	Age 60 = 5.0% increasing 0.10% per year… Age 70 = 6.0% Age 80 = 7.0% Age 90 and Above= 8.0%	Age 60 = 5.0% increasing 0.10% per year… Age 70 = 6.0% Age 80 = 7.0% Age 90 and Above= 8.0%	Age <u>55</u> = 4.0% † increasing 0.20% to age 60... Age 60 = 5.0% † increasing 0.10% for 61+… Age 70 = 6.0% † Age 80 = 7.0% † Age 90 and Above= 8.0% †	Age 60 = 5.0% increasing 0.10% per year… Age 70 = 6.0% Age 80 = 7.0% Age 90 and Above= 8.0%	Age <u>55</u> = 4.0% † increasing 0.20% to age 60... Age 60 = 5.0% † increasing 0.10% for 61+… Age 70 = 6.0% † Age 80 = 7.0% † Age 90 and Above= 8.0% †
GLIR Form No.	9769	9890	9891	Form#10010; LR 10266	Form#10016; LR 10270

LSW's Guaranteed Lifetime Income Rider offers several, innovative benefits and features that no other company can offer. Here are just a few…

<u>Control:</u> Once qualified, policyowners can receive an income stream up to their Guaranteed Withdrawal Payment without affecting future income.
There is <u>NO Annuitization Required!</u> The owner remains in control of his or her money.

<u>Access:</u> Client continues to have control of his/her money and access through free-partial withdrawals, systematic and lump-sum withdrawals!**

At death, LSW will pay the remaining Accumulation Value of the Policy to the beneficiaries.

*The Income Calculation Base's <u>sole purpose</u> is to compute the initial Guaranteed Withdrawal Payment. It is a measure and <u>not a benefit or a policy value</u>.

**Withdrawals from the Policy before the Guaranteed Withdrawal Payments begin decrease the Income Base proportionately If You request withdrawals during a Policy year that exceed the Guaranteed Withdrawal Payment, the excess amount is termed an Excess Withdrawal and will cause a proportional reduction in the Guaranteed Withdrawal Payment in future Policy years. Excess Withdrawals may be subject to the Withdrawal Charges specified in the Policy; refer to the Policy for details.

† With Separation Of Service Qualification.

Guaranteed Lifetime Income Riders are Rider Form Numbers 7960, 7963, 7965, 7983, 7984, 7985 & 7986 and are underwritten by Life Insurance Company of the Southwest, a member of National Life Group, 1300 West Mockingbird Lane, Dallas, Texas 75247. Certain Riders may not be available in all states.