

SECUREPLUS PREMIER 3

SecurePlus Premier 3 is a single premium indexed annuity that offers a 3% immediate interest that is available as a penalty free withdrawal in the first policy year. In addition, the *SecurePlus Premier 3* includes the Special Enhanced Life Income options and may have the Guaranteed Lifetime Income Rider added at policy issue. Policyowners have the option to allocate their premium into five indexed interest crediting accounts utilizing the S&P 500® and/or the Russell 2000®, plus a Declared Interest account.

Competitive Highlights:

- Choice of three crediting methods using two indices
- 3% immediate interest credit that is available for immediate withdrawal
- Guaranteed Lifetime Income Rider (GLIR) available for qualified annuitants

ANNUITY PROFILE:

Type	Multi-account single premium deferred indexed annuity with six interest crediting methods									
Plan options	403(b) TSA, ROTH 403(b), IRA, SEP IRA, SIMPLE IRA, ROTH IRA, 457 and Non-Qualified									
Rates	Rates at www.lifeofsw.com									
Account options	Ending Index Account (Annual Point-to-Point) Option 1; higher index rate and cap, S&P and Russell Ending Index Account (Annual Point-to-Point) Option 2; lower index rate and high or no cap, S&P and Russell Average Index Account (Annual Point-to-Daily Average), S&P only Declared Interest Account (Fixed)									
Account Reallocation	Allowed on each policy anniversary (with written notification to LSW 15 days prior to anniversary)									
Issue age	0-85									
Minimum Premium	\$10,000 Qualified or Non-Qualified									
Maximum Premium	\$1,000,000 age 0-75; \$500,000 age 76-80; \$250,000 age 81-85									
Immediate Interest	3% immediate interest credit									
Free Look	30 days									
Free Withdrawals	10% of accumulation value available after the first policy year as permitted by law. 3% immediate interest available for withdrawal in the first policy year. You must maintain at least \$5,000 in the annuity to keep it in force.									
SELI Benefit	If the Annuitant qualifies for and elects the Special Enhanced Life Income option, the life payout can be significantly higher than an otherwise standard payout. To qualify, the policy must have been in force for 5 policy years, the annuitant must be between 55 and 90 and unable to perform two of six Activities of Daily Living permanently. The SELI option provides an enhanced payout plus an additional 10% increase (not guaranteed in WA or PA) if the Annuitant qualifies and begins taking this income after the 10 th policy year.									
Withdrawal charges	<i>Annuity year</i>	1	2	3	4	5	6	7	8	9
	<i>Withdrawal Charge</i>	8.25%	8.25%	7.25%	6.25%	5%	4%	3%	2%	1%
Riders	Nursing Care & Terminal Illness at no additional cost. Guaranteed Lifetime Income Rider for an additional cost. All riders subject to state availability.									
Loans	\$500 minimum for 403(b) and 457 if the plan permits									
Guaranteed Minimum	The Policy Value equals 90% of the premium paid growing at a rate between 1.95-3% based on the NAIC Model Index less any withdrawals taken.									
Death Benefit	Full accumulation value at death of the annuitant									
Availability	Available in all States Except – CT, MT, NV, NJ, NY & OR									
Policy Form Number	7953									

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