

SECUREPLUS SAVER

SecurePlus Saver is a single premium indexed annuity with only a five-year withdrawal charge period. 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. The objective of the *SecurePlus Saver's* indexed accounts is to provide, over the long term, higher interest than would be credited to the Declared Interest Account and to other traditional fixed rate annuities. In addition policyowners may add LSW's Guaranteed Lifetime Income Rider to the policy at issue.

COMPETITIVE HIGHLIGHTS:

- Choice of three crediting methods using two indices
- Five-year withdrawal charge period
- Access to 10% of the accumulation value each year after the first policy year without withdrawal charge
- Guaranteed Lifetime Income Rider (GLIR) available for qualified annuitants
- Proven results: LSW publishes its credited rate history

ANNUITY PROFILE:

Type	Multi-account single premium deferred indexed annuity with a choice of 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.lifeofsouthwest.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	0-89					
Minimum Premium	\$10,000 Qualified or Non-Qualified					
Maximum Premium	\$1,000,000 age 0-75; \$500,000 age 76-80; \$250,000 age 81-89					
Free Look	30 days					
Free Withdrawals	10% of accumulation value available after the first policy year as permitted by law. You must maintain at least \$5,000 in the annuity to keep it in force.					
Withdrawal charges	<i>Annuity year</i>	1	2	3	4	5
	<i>Withdrawal Charge</i>	8%	8%	7%	6%	5%
Riders	Guaranteed Lifetime Income Rider for an additional cost, rider 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 –NJ, NY & OR					
Policy Form Number	7951					

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