

**SECUREPLUS SAVER SELECT**

*SecurePlus Saver Select* is a single premium indexed annuity with enhanced withdrawal features. One time during the second through eighth policy years, an additional 10% of the accumulation value may be withdrawn resulting in a 20% penalty free withdrawal for the year. In addition, the *SecurePlus Saver Select* 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<sup>®</sup> and/or the Russell 2000<sup>®</sup>, plus a Declared Interest account.

**COMPETITIVE HIGHLIGHTS:**

- Choice of three crediting methods using two indices
- Special Enhanced Life Income benefit
- One time additional 10% penalty free withdrawal
- Guaranteed Lifetime Income Rider (GLIR) available for qualified annuitants

**ANNUITY PROFILE:**

<b>Type</b>	Multi-account single premium deferred indexed annuity with a choice of six interest crediting methods								
<b>Plan options</b>	403(b) TSA, ROTH 403(b), IRA, SEP IRA, SIMPLE IRA, ROTH IRA, 457 and Non-Qualified								
<b>Rates</b>	Rates at <a href="http://www.lifeofsouthwest.com">www.lifeofsouthwest.com</a>								
<b>Account options</b>	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)								
<b>Account Reallocation</b>	Allowed on each policy anniversary (with written notification to LSW 15 days prior to anniversary)								
<b>Issue age</b>	0-85								
<b>Minimum Premium</b>	\$10,000 Qualified or Non-Qualified								
<b>Maximum Premium</b>	\$1,000,000 age 0-75; \$500,000 age 76-80; \$250,000 age 81-85								
<b>Free Look</b>	30 days								
<b>Free Withdrawals</b>	10% of accumulation value available after the first policy year as permitted by law. One time 20% penalty free withdrawal in place of standard 10%. You must maintain at least \$5,000 in the annuity to keep it in force.								
<b>SELI Benefit</b>	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 <sup>th</sup> policy year.								
<b>Withdrawal charges</b>	<i>Annuity year</i>	1	2	3	4	5	6	7	8
	<i>Withdrawal Charge</i>	8.25%	8.25%	7.25%	6.25%	5%	4%	3%	2%
<b>Riders</b>	Nursing Care & Terminal Illness at no additional cost. Guaranteed Lifetime Income Rider for an additional cost. All riders subject to state availability.								
<b>Loans</b>	\$500 minimum for 403(b) and 457 if the plan permits								
<b>Guaranteed Minimum</b>	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.								
<b>Death Benefit</b>	Full accumulation value at death of the annuitant								
<b>Availability</b>	Available in all States <b>Except</b> – CT, MT, NV, NJ, NY, OR, TN & WA								
<b>Policy Form Number</b>	7952								

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