



# Competitive Edge

## New Annuity Interest Rates for LSW and National Life

August 3, 2011

We continue to be an industry leader in offering competitive interest rates on our traditional fixed and indexed annuities.

You can view our credited interest rate history firsthand, as we make our rate history available at [www.LifeofSouthwest.com](http://www.LifeofSouthwest.com) or [www.NationalLife.com](http://www.NationalLife.com).

Rates effective for premiums received on or after 07/22/11.	Point-to-Point		Point-to-Daily Average		Declared Rate***
	Index Rate	Cap	Index Rate	Cap	
<b>SecurePlus Platinum</b> (Policies issued after 3/21/06)	100%	6.25%	65.00%	N/A	2.75%
<b>SecurePlus Platinum</b> (Policies issued on or before 3/21/06)	100%	5.75%	60.00%	N/A	2.50%
<b>SecurePlus Gold</b> (Policies issued after 4/21/06)	100%	5.00%	50.00%	N/A	2.25%
<b>SecurePlus Gold**</b> (Policies issued on or before 4/21/06)	70%	5.00%	45.00%	N/A	2.05%
<b>SecurePlus Silver</b>	100%	3.75%	40.00%	N/A	1.75%
<b>SecurePlus Elite</b>	100%	5.00%	50.00%	N/A	2.25%

\*\*Rates also apply to SecurePlus Flex, SecurePlus Select, SecurePlus TSA, and SecurePlus Select TSA.

\*\*\* Rate credited is higher of declared rate shown or contractual minimum guarantee.

Rates effective for premiums received on or after 08/15/11.	S&P 500®		Russell 2000®		Declared Rate
	Point-to-Point		Point-to-Point		
	Index Rate	Cap	Index Rate	Cap	
<b>SecurePlus Elite 3</b>	100%	4.25%	100%	4.25%	2.05%
<b>SecurePlus Elite 5</b>	100%	4.50%	100%	4.50%	2.15%

Rates effective for premiums received on or after 07/29/11*.	Point-to-Point		Point-to-Daily Average		Declared Rate	Immediate Interest Credit
	Index Rate	Cap	Index Rate	Cap		
<b>SecurePlus Accumulator 5</b>	100%	5.75%	60.00%	N/A	2.50%	5.00%

\*Policies issued on the 7<sup>th</sup>, 14<sup>th</sup>, 21<sup>st</sup>, and 28<sup>th</sup> of each month

## SecurePlus Marquee Series Interest Rates

We have a history of offering excellent fixed and indexed annuities and very competitive rates. This tradition is carried on in the *SecurePlus Marquee* Series of indexed annuities.

The *SecurePlus Marquee* Series Single Premium Deferred Annuities are designed with integrity in pricing and rates.

Rates effective for premiums received on or after 07/15/11*.	S&P 500®					
	Point-to-Point Option 1		Point-to-Point Option 2		Point-to-Daily Average	
	Index Rate	Cap	Index Rate	Cap	Index Rate	Cap
<b>SecurePlus Marquee 3</b> (3% Immediate Interest Credit)	100%	3.60%	50%	3.90%	42.00%	N/A
<b>SecurePlus Marquee 10</b> (10% BAV)	100%	4.50%	140%	4.35%	47.00%	N/A

Rates effective for premiums received on or after 07/15/11*.	Russell 2000®				Declared Rate
	Point-to-Point Option 1		Point-to-Point Option 2		Fixed Rate
	Index Rate	Cap	Index Rate	Cap	
<b>SecurePlus Marquee 3</b> (3% Immediate Interest Credit)	100%	3.60%	50%	3.80%	1.70%
<b>SecurePlus Marquee 10</b> (10% BAV)	100%	4.40%	140%	4.25%	2.15%

\*Policies are issued on the 7<sup>th</sup>, 14<sup>th</sup>, 21<sup>st</sup>, and 28<sup>th</sup>.

"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 Life Insurance Company of the Southwest. The products are not sponsored, endorsed, sold, or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of purchasing the products.

The Russell 2000® Index is a trademark of the Russell Investment Group and has been licensed for use by Life Insurance Company of the Southwest. The products are not sponsored, endorsed, sold, or promoted by the Russell Investment Group and Russell Investment Group makes no representation regarding the advisability of purchasing the products.

## SecurePlus Saver Series Interest Rates

We have a history of offering excellent fixed and indexed annuities and very competitive rates. This tradition is carried on in the *SecurePlus Saver Series* of indexed annuities.

The *SecurePlus Saver Series* Single Premium Deferred Annuities are designed with integrity in pricing and rates.

Rates effective for premiums received on or after 7/29/11*.	S&P 500®					
	Point-to-Point Option 1		Point-to-Point Option 2		Point-to-Daily Average	
	Index Rate	Cap	Index Rate	Cap	Index Rate	Cap
<b>SecurePlus Premier 3</b> (3% Immediate Interest Credit)	100%	3.50%	50%	3.75%	40.00%	N/A
<b>SecurePlus Premier 8</b> (3% Immediate Interest Credit & 5% BAV)	100%	3.50%	50%	4.00%	40.00%	N/A
<b>SecurePlus Premier 10</b> (10% BAV)	100%	3.50%	140%	3.25%	40.00%	N/A

Rates effective for premiums received on or after 7/29/11*.	Russell 2000®				Declared Rate
	Point-to-Point Option 1		Point-to-Point Option 2		Fixed Rate
	Index Rate	Cap	Index Rate	Cap	
<b>SecurePlus Premier 3</b> (3% Immediate Interest Credit)	100%	3.40%	50%	3.50%	1.95%
<b>SecurePlus Premier 8</b> (3% Immediate Interest Credit & 5% BAV)	100%	3.50%	50%	3.75%	1.95%
<b>SecurePlus Premier 10</b> (10% BAV)	100%	3.50%	140%	3.25%	2.45%

\*Policies are issued on the 7<sup>th</sup>, 14<sup>th</sup>, 21<sup>st</sup>, and 28<sup>th</sup>.

“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 Life Insurance Company of the Southwest. The products are not sponsored, endorsed, sold, or promoted by Standard & Poor’s and Standard & Poor’s makes no representation regarding the advisability of purchasing the products.

The Russell 2000® Index is a trademark of the Russell Investment Group and has been licensed for use by Life Insurance Company of the Southwest. The products are not sponsored, endorsed, sold, or promoted by the Russell Investment Group and Russell Investment Group makes no representation regarding the advisability of purchasing the products.

<i>Fixed Interest Annuity Rates effective for premiums received on or after 07/22/11.</i>	<b>Base Interest Rate</b>	<b>Additional Interest</b>	<b>1<sup>st</sup> Policy Year Interest Rate*</b>
<b>Flexible Premiums</b>			
<b>RetireOne</b>	1.60%	1.00%	2.60%
<b>RetireTwo</b>	2.15%	1.00%	3.15%
<b>RetireThree</b>	2.25%		2.25%
<b>RetireFour</b>	2.35%	1.00%	3.35%
<b>RetireFive</b>	2.00%	5.00%	7.00%
<b>RetireMax Roth Advantage</b>	2.15%	1.00%	3.15%

<b>TSA Flexible Premiums</b>			
<b>RetireMax FPDA I</b>	1.60%	1.00%	2.60%
<b>RetireMax FPDA II</b>	2.15%	1.00%	3.15%
<b>RetireMax FPDA III</b>	2.25%		2.25%
<b>RetireMax FPDA III Plus</b>	2.15%		2.15%
<b>RetireMax FPDA IV</b>	2.35%	1.00%	3.35%
<b>RetireMax TSA 90</b>	2.15%		2.15%
<b>Texas Star (Texas only)</b>	2.25%		2.25%
<b>Texas Star + (Texas only)</b>	2.15%		2.15%
<b>Texas Choice (Texas only)</b>	2.15%		2.15%
<b>RetireMax Millennium Flex</b>	2.00%	5.00%	7.00%

\*Current Interest rate for one year on premiums paid in the 1<sup>st</sup> Policy Year. The Base Interest Rate is the rate payable on premiums paid in renewal years.

<i>Single Premium Annuity Rates effective for policies issued on or after 07/22/11.</i>	<b>Base Interest Rate</b>	<b>Additional Interest</b>	<b>1<sup>st</sup> Policy Year Interest Rate</b>
<b>Single Premium</b>			
<b>RetireMax Millennium Plus</b>	2.00%	5.00%	7.00%
<b>RetireMax Secure 5*</b>	2.25%		2.25%
<b>SureRate 2**</b>			
For Single Premiums \$25,000 to \$99,999	1.00%		1.00%
For Single Premiums \$100,000	1.15%		1.15%
<b>RetireMax Income Master</b>	2.25%		2.25%

\*Rate guaranteed for five (5) years from issue.

\*\*Rate guaranteed for two (2) years from issue.

## Generation 1 Guaranteed Lifetime Income Riders (GLIR) Rollup Rates and Withdrawal Percentages

<i>Rates for GLIR Riders issued with flexible premium policies submitted prior to 10/01/2009 and paid prior to 1/1/2010</i>	<b>GLIR Rollup Rate for Renewal Premiums<sup>1</sup></b>	<b>Single Life Guaranteed Withdrawal Percentage @ Election Age 60<sup>2</sup></b>
<b>Indexed Flex</b>	6.00%	5.0%
<b>Indexed Flex 403(b)/457</b>	6.00%	5.0%
<b>Fixed Flex</b>	6.00%	5.0%
<b>Fixed Flex 403(b)/457</b>	6.00%	5.0%

## Generation 2 Guaranteed Lifetime Income Riders (GLIR) Rollup Rates and Withdrawal Percentages

<i>Rates for GLIR Riders issued with flexible premium policies submitted after 9/30/2009 and paid prior to 9/29/2010</i>	<b>GLIR Rollup Rate for New Premiums<sup>1</sup></b>	<b>Single Life Guaranteed Withdrawal Percentage @ Election Age 60<sup>2</sup></b>
<b>Indexed Flex</b>	7.00%	4.5%
<b>Indexed Flex 403(b)/457</b>	7.00%	4.5%
<b>Fixed Flex*</b>	7.00%	4.5%
<b>Fixed Flex 403(b)/457*</b>	7.00%	4.5%

\* No applications accepted after the September 14, 2010

## Generation 3 Guaranteed Lifetime Income Riders (GLIR) Rollup Rates and Withdrawal Percentages

<i>Rates for GLIR Riders issued with flexible premium policies submitted on or after 9/29/2010 and single premium policies submitted on or after 11/01/2010</i>	<b>GLIR Rollup Rate for New Premiums<sup>1</sup></b>	<b>Single Life Guaranteed Withdrawal Percentage @ Election Age 60<sup>2</sup></b>
<b>Indexed SPDA</b>	7.00%	4.5%
<b>Indexed Flex</b>	7.00%	4.5%
<b>Indexed Flex 403(b)/457</b>	7.00%	4.5%

<sup>1</sup> Rollup rates guaranteed for 10 years from premium receipt date, declared annually, in advance, thereafter. Rollup rates stop at the earlier of election of lifetime income or 20 policy years – 30 years for Flex 403(b)/457 products.

<sup>2</sup> Withdrawal percentages vary by age and income option type; refer to policy material(s) for details.

## RetireMax Income Master Guaranteed Lifetime Income Rider (GLIR) Rollup Rates and Withdrawal Percentages

<i>Rates for GLIR Riders issued with RetireMax Income Master</i>	<b>GLIR Rollup Rate for New Premiums<sup>1</sup></b>	<b>Single Life Guaranteed Withdrawal Percentage @ Election Age 60<sup>2</sup></b>
<b>RetireMax Income Master</b>	7.00%	5.0%

<sup>1</sup> Rollup rates guaranteed for 10 years from premium receipt date, declared annually, in advance, thereafter. Rollup rates stop at the earlier of election of lifetime income or 20 policy years.

<sup>2</sup> Withdrawal percentages vary by age and income option type; refer to policy material(s) for details.

**Rollup rates and withdrawal percentages are subject to change without notice.**

## National Life Insurance Company® | Life Insurance Company of the Southwest™

---

Information is for **AGENT USE ONLY**. Consult policy materials for details.

These annuity rates will be applicable for all premiums received on or after the dates indicated on the annuity products shown. Premium received after 12 p.m. (Central Standard Time) will have an effective date of the following day and will receive the rate effective on that date. If the effective date for rates above is a Saturday, Sunday, or a recognized national holiday, premium must be received by 12 p.m. Central Time the business day immediately preceding. Not all annuity products are approved in all states. Please check the State Approvals for each annuity product for availability.

**For Agent Use Only – Not For Use With The Public.**  
Form No. 9932(0811)