National Life Group®

Competitive Edge

New Policies

June 7, 2022

Single Premium Indexed Annuities[1]

Current Rates[2] in Effect for New Policies issued on or after the Rate Effective Date

Product	Rate Effective Date*	Declared Rate	S&P 500®				Global Balanced		US Fundamental Balanced		Rider
			Point-to-Point Annual Cap 100% Par Rate		Monthly Sum Monthly Cap 100% Par Rate		Point-to-Point Par Rate No Cap		Point-to-Point Par Rate No Cap		
			Standard	Rate Booster[3]	Standard	Rate Booster[3]	Standard	Rate Booster[3]	Standard	Rate Booster[3]	
FIT Horizon Growth	06/07/2022	2.50%	5.10%	7.10%	2.30%	3.20%	125%	170%	125%	170%	LDBR optional
FIT Focus Growth	06/07/2022	1.80%	3.75%	5.75%	1.75%	2.60%	90%	135%	90%	135%	LDBR optional
FIT Horizon Income	06/07/2022	2.85%	5.75%	7.75%	2.60%	3.50%	140%	185%	140%	185%	GLIR required
FIT Focus Income	06/07/2022	2.30%	4.75%	6.75%	2.25%	3.00%	115%	160%	115%	160%	GLIR required

Flexible Premium Indexed Annuities*

Current Rates[2] in Effect for New Policies issued on or after the Rate Effective Date*

Product	Rate Effective Date*	Declared Rate	S&P 500®				Global Balanced		US Fundamental Balanced		Rider
			Point-to-Point Annual Cap 100% Par Rate		Monthly Sum Monthly Cap 100% Par Rate		Point-to-Point Par Rate No Cap		Point-to-Point Par Rate No Cap		
			Standard	Rate Booster[3]	Standard	Rate Booster[3]	Standard	Rate Booster[3]	Standard	Rate Booster[3]	
FIT Secure Growth	06/08/2022	2.15%	4.15%	6.15%	2.00%	2.75%	100%	150%	100%	150%	n/a
FIT Select Income	06/08/2022	2.60%	5.25%	7.25%	2.40%	3.25%	130%	175%	130%	175%	GLIR required

NAIC Index Minimum Guaranteed Interest Rate	May 2022	June 2022
For the policy issue month of:	1.00%	1.55%

1 Single Premium Indexed Annuities are issued only on the 7th, 14th, 21st and 28th day of each month.
2 The Par Rate, Cap and Declared Rate used for interest crediting are the higher of the rate shown or the contractual minimum guarantees.
3 A charge of 1% will be assessed for the Rate Booster option.

Products issued by: **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 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. Rates are subject to change.

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The total amount of transaction and replication costs is not predictable and will depend on a number of factors, including the leverage of the Index, which may be as high as 200%, the performance of the indexes underlying the Index, market conditions and the changes in the market states, among other factors. The transaction and replication costs, which are increased by the Index's leverage, and the maintenance fee will reduce the potential positive change in the Index and increase the potential negative change in the Index. While the volatility control applied by the Index may result in less fluctuation in rates of return as compared to indices without volatility controls, it may also reduce the overall rate of return as compared to products not subject to volatility controls.

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