

New Policies

September 15, 2023

Single Premium Indexed Annuities

Current Rates¹ in Effect for New Policies issued on or after the Rate Effective Date

Product				Fixed Rate ³		S&P 50	00®	Global Balanced		US Fundamental Balanced	
	Rider	Rate Effective Date	Rate Option		Point-to-Point 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	
					1 Year	2 Year	1 Year	1 Year	2 Year	1 Year	2 Year
Zenith	n/a	09/29/2023	Standard	3.50%	10.25%	22.00%	2.45%	190%	260%	190%	260%
Growth 7	II/a	09/29/2023	Rate Booster ²	NA	12.75%	28.00%	3.15%	240%	330%	240%	330%
Zenith	2/0	00/20/2022	Standard	3.25%	10.00%	21.00%	2.35%	180%	245%	180%	245%
Growth 10	n/a	09/29/2023	Rate Booster ²	NA	12.50%	26.00%	3.00%	230%	315%	230%	315%
Growth	n/a	09/29/2023	Standard	2.50%	7.50%	16.00%	1.80%	135%	185%	135%	185%
Driver 7			Rate Booster ²	NA	9.50%	20.00%	2.25%	180%	255%	180%	255%
Growth	owth	09/29/2023	Standard	2.25%	7.25%	15.00%	1.70%	125%	175%	125%	175%
Driver 10	n/a		Rate Booster ²	NA	9.25%	19.00%	2.10%	170%	240%	170%	240%
Zenith	CLIP Poquired	LIR Required 09/29/2023	Standard	3.75%	11.50%	25.00%	3.00%	215%	295%	215%	295%
Income 7	GLIK Kequireu		Rate Booster ²	NA	13.75%	37.00%	3.50%	265%	370%	265%	370%
Zenith	GLIR Required	09/29/2023	Standard	3.50%	11.25%	24.00%	2.75%	205%	280%	205%	280%
Income 10			Rate Booster ²	NA	13.50%	35.00%	3.25%	255%	355%	255%	355%
Income	GLIR Required	uired 09/29/2023	Standard	2.75%	8.50%	18.00%	2.10%	160%	225%	160%	225%
Driver 7			Rate Booster ²	NA	10.50%	22.00%	2.65%	210%	295%	210%	295%
Income	GLIP Poquired	00/00/0000	Standard	2.50%	8.00%	17.00%	2.00%	150%	210%	150%	210%
Driver 10	GLIR Required	09/29/2023	Rate Booster ²	NA	10.00%	21.00%	2.50%	200%	280%	200%	280%

¹ The Par Rate, Cap and Declared Rate used for interest crediting are the higher of the rate shown or the contractual minimum guarantees.

Products issued by: Life Insurance Company of the Southwest®

² A charge of 1% will be assessed for the Rate Booster option.

³ This Fixed Rate applies to the Premium Account, the DCA Account, and the Declared Rate Account.

^{*}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.



New Policies

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Flexible Premium Indexed Annuities*

Current Rates¹ in Effect for New Policies issued on or after the Rate Effective Date*

	Rate Effective Date*	ive Declared	S&P 500®				Global Balanced		US Funda Balan		
Product			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		Rider
			Standard	Rate Booster ²	Standard	Rate Booster ²	Standard	Rate Booster ²	Standard	Rate Booster ²	
FIT Secure Growth	10/08/2023	2.95%	9.00%	11.50%	2.10%	2.75%	155%	205%	155%	205%	n/a
FIT Select Income	10/08/2023	3.50%	10.50%	13.00%	2.50%	3.25%	205%	255%	205%	255%	GLIR required

Fixed Interest Rate Annuities – New Policies

Current Rate in Effect for premiums received on or after the Rate Effective Date*

Product	Rate Effective Date*	Interest Rate	Rate Guarantee Period		
Single Premium Plans					
RetireMax Secure 5	09/17/2023	5.25%	5 Years		

NAIC Index Minimum Guaranteed Interest Rate	September 2023	October 2023	
For the policy issue month of:	2.90%	3.00%	

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New Policies

September 15, 2023

Single Premium Indexed Annuities¹

Current Rates² in Effect for New Policies issued on or after the Rate Effective Date

		Declared Rate	S&P 500 [®]				Global Balanced		US Fundamental Balanced			
	Rate Effective Date*		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		Rider	
Product												
			Standard	Rate Booster ³	Standard	Rate Booster ³	Standard	Rate Booster ³	Standard	Rate Booster ³		
FIT Horizon Growth	09/29/2023	3.25%	10.00%	12.50%	2.35%	3.00%	180%	230%	180%	230%	LDBR optional	
FIT Focus Growth	09/29/2023	2.75%	8.50%	11.00%	2.00%	2.50%	155%	205%	155%	205%	LDBR optional	
FIT Horizon Income	09/29/2023	3.50%	11.25%	13.50%	2.75%	3.25%	205%	255%	205%	255%	GLIR required	
FIT Focus Income	09/29/2023	2.75%	8.00%	10.50%	2.10%	2.75%	155%	205%	155%	205%	GLIR required	

- 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.

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