

SummitLife Indexed Universal Life Insurance

CURRENT BONUS RATES AS OF SEPTEMBER 15, 2025

SummitLife offers you the opportunity to capture and lock in more upside potential with additional bonus options.

Every SummitLife policy offers two types of bonuses to choose from: an Interest Bonus, or an Enhancer Bonus. The elected bonus type is set at issue and may not be changed later.

Interest Bonus¹

The Interest Bonus is credited every anniversary beginning on the second policy anniversary. The Interest Bonus will never be less than 0.25%. Current interest bonus rates vary according to the interest crediting strategy selected with the policy:

Interest Crediting Options	Current Rates
S&P 500® Cap Focus	0.50%
S&P 500® Participation Focus	0.50%
S&P 500® 1% Floor	0.50%
Balanced Trend Index	0.65%
US Pacesetter Index	0.75%
Fixed Term	0.25%

Enhancer Bonuses²

There are three enhancer bonus options to choose from: Enhancer, Enhancer Plus, and Enhancer Max. You can pick the bonus that best suits your risk tolerance and market outlook. Availability may vary by state. Your financial professional can help determine which option may be right for you.

Enhancer, Enhancer Plus, and Enhancer Max only credit a bonus in crediting periods where interest is credited to that strategy, beginning in year 2. If no indexed interest is credited for that period, no bonus will be credited. The charge for Enhancer Plus and Enhancer Max begins in year 1 and occurs for every crediting period regardless of whether interest is credited.

Products issued by:

Life Insurance Company of the Southwest®

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Enhancer Current Rates⁴

Enhancer

Market Outlook³: Optimistic

Bonus Level: Bonus of 15% (S&P) and 25% (Balanced Trend / US Pacesetter) of the indexed credit earned may be credited

- Bonus starts in the second policy year
- Interest bonus maximum is 0.90% of S&P Index Segment Value and 1.50% for US Pacesetter and Balanced Trend

Cost: No additional charge

Enhancer Plus

Market Outlook³: More Optimistic

Bonus Level: Bonus of 50% (S&P) and 50% (Balanced Trend and US Pacesetter) of the indexed credit earned may be credited

- Bonus starts in the second policy year
- Interest bonus maximum is 2.50% for S&P and 3.00% for US Pacesetter Index and Balance Trend

Cost: 1% of Index Segment Value

Enhancer Max

Market Outlook³: Most Optimistic

Bonus Level: Bonus of the indexed credit earned may be credited according to the planned schedule:

Index Years	S&P Max Bonus		Balanced Trend and US Pacesetter Max Bonus	
	Credit Bonus	Segment Value	Credit Bonus	Segment Value
2-20	100%	6.00%	105%	7%
21-30	75%	4.25%	80%	5%
31+	50%	2.50%	50%	3%

Cost: 3% of the Index Segment Value in years 1 – 19
2% of the Index Segment Value in years 20 – 29
1% of the Index Segment Value in years 30 and thereafter

Enhancer Guaranteed Rates³

Bonuses	Interest Bonus Charge %		Interest Bonus %		Maximum Interest Bonus %	
Enhancer	N/A		15%		0.40%	
Enhancer Plus	1.00%		20%		1.50%	
Enhancer Max	Years		Years		Years	
	1-19	3.00%	2-20	30%	2-20	2.50%
	20-29	2.00%	21-30	25%	21-30	2.00%
	30+	1.00%	31+	20%	31+	1.50%



How the Enhancer Max works

Hypothetically, let's say your index segment value is \$10,000 in your first policy year. In this situation, your index segment would be subject to a 3% fee for the Enhancer Max bonus option, which reduces the index segment value to \$9,700. If you chose Enhancer Max, at an additional cost, it currently provides an additional 105% bonus interest credit, not to exceed 7% of the Index Segment Value. The Enhancer Max Charge is applied in years 1–19.

*The potential of Enhancer bonuses will not be fully reflected in illustrated values.

Here's how the interest and bonus are calculated at the end of the first year:*

1. Index Segment Value

(after 3% Enhancer Max Charge on \$10,000)

\$9,700

2. Interest Earned

Example interest rate based on index performance, cap and participation rate: 10% of \$9,700 =

\$970

3. Bonus Calculation

Interest Bonus of 105% of the interest earned:

$105\% \times \$970 = \$1,018.50$

But the bonus can't be more than 7% of the index segment value: $7\% \text{ of } \$9,700 = \679

4. Final Bonus Credited

The bonus credited is \$679, the maximum interest bonus that can be credited based on the index segment value

\$679

5. Total Interest Credited

$\$970 \text{ (interest earned)} + \$679 \text{ (bonus)} =$

\$1,649

An Indexed Universal Life (IUL) insurance policy is usually a fixed universal life (UL) policy where interest is determined, at least in part, by the performance of a specified market index. Unlike traditional UL policies, the policy owner may receive zero interest for a single crediting period if the index performs poorly. However, with most designs, the premiums are protected and guaranteed to credit a minimum interest rate in the event the policy is surrendered. The owner of an IUL policy may experience better interest crediting than a traditional UL policy during periods when the market performs well. IUL policies do not directly participate in any stock or equity investments. An investment cannot be made directly into an index. The amount of interest credited is limited by a "cap". The 0% or 1% floor provided by an IUL policy ensures that during crediting periods where the index is negative, that no less than 0% or 1% interest is credited to the index strategy. However, monthly deductions continue to be taken from the account value, including a monthly policy fee, monthly expense charge, cost of insurance charge, and applicable rider charges, regardless of interest crediting.

SummitLife Indexed Universal Life Insurance, form series 20608(0119)/ICC19-20608(0119), and the LSW Flexible Accumulated Value Enhancement Rider (Enhancer, Enhancer Plus, Enhancer Max), form series 20644(0119)/ ICC19-20644(0119) are underwritten by Life Insurance Company of the Southwest, Addison, TX.

- 1 The interest bonus is referred to as the Annual Accumulated Value Enhancement (AAVE) rider, form series 20914(0823)/ICC23-20914(0823) in your contract. The current bonus rate is subject to change but will never be less than 0.25%. There is no additional charge for the Interest Bonus.
- 2 Enhancer, Enhancer Plus, and Enhancer Max only credit a bonus in crediting periods where interest is credited to that strategy, beginning in year 2. If no indexed interest is credited for that period, no bonus will be credited. The charge for Enhancer Plus and Enhancer Max begins in year 1 and occurs for every crediting period regardless of whether interest is credited. The Enhancer bonus is not available in NY.
- 3 Market outlook is subjective and an individual choice based on many personal preferences and risk comfort levels. Talk with your financial professional before choosing an Enhancer bonus option or making any other important financial decisions.
- 4 Current rates will be determined by the Company and may change from time to time based on expectations of future anticipated or emerging experience. While the current rates are not guaranteed, they will never be worse than guaranteed rates. The Interest Bonus Percentages and the Maximum Interest Bonus Percentages for the Enhancer bonus levels will never be lower than the guaranteed rates. The Interest Bonus Charge Percentage for the Enhancer bonus levels will never be higher than the guaranteed rates.

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