

## Competitive Edge

New Policies March 22, 2023

### Single Premium Indexed Annuities<sup>1</sup>

#### Current Rates<sup>2</sup> in Effect for New Policies issued on or after the Rate Effective Date

Product	Rate Effective Date*	Declared Rate	S&P 500 <sup>®</sup>				Global Balanced		US Fundamental Balanced		
			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 <sup>3</sup>	Standard	Rate Booster <sup>3</sup>	Standard	Rate Booster <sup>3</sup>	Standard	Rate Booster <sup>3</sup>	
<b>FIT Horizon Growth</b>	10/29/2022	4.00%	10.50%	13.00%	3.20%	3.85%	205%	255%	205%	255%	LDBR optional
FIT Focus Growth	10/29/2022	3.25%	9.00%	11.35%	2.75%	3.40%	170%	220%	170%	220%	LDBR optional
FIT Horizon Income	10/29/2022	4.25%	11.25%	13.50%	3.40%	4.05%	220%	270%	220%	270%	GLIR required
FIT Focus Income	10/29/2022	3.50%	9.25%	11.75%	2.80%	3.45%	175%	225%	175%	225%	GLIR required

#### Flexible Premium Indexed Annuities\*

#### Current Rates<sup>2</sup> in Effect for New Policies issued on or after the Rate Effective Date\*

Product	Rate Effective Date*	Declared Rate	S&P 500 <sup>®</sup>				Global Balanced		US Fundamental Balanced		
			Point-to-Point Annual Cap		Monthly Sum Monthly Cap		Point-to-Point Par Rate		Point-to-Point Par Rate		Rider
			100% Par Rate		100% Par Rate		No Cap		No Cap		
			Standard	Rate Booster <sup>3</sup>	Standard	Rate Booster <sup>3</sup>	Standard	Rate Booster <sup>3</sup>	Standard	Rate Booster <sup>3</sup>	
FIT Secure Growth	11/08/2022	3.60%	9.40%	11.85%	2.85%	3.50%	180%	230%	180%	230%	n/a
FIT Select Income	11/08/2022	4.10%	10.75%	13.25%	3.20%	3.90%	210%	260%	210%	260%	GLIR required

#### Products issued by: Life Insurance Company of the Southwest®

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<sup>1</sup> Single Premium Indexed Annuities are issued only on the 7<sup>th</sup>, 14<sup>th</sup>, 21<sup>st</sup> and 28<sup>th</sup> day of each month.

<sup>2</sup> The Par Rate, Cap and Declared Rate used for interest crediting are the higher of the rate shown or the contractual minimum guarantees.

<sup>3</sup> A charge of 1% will be assessed for the Rate Booster option.

<sup>\*</sup>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.



# 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	10/31/2022	5.25%	5 Years	

NAIC Index Minimum Guaranteed Interest Rate	March 2023	April 2023	
For the policy issue month of:	2.40%	2.70%	

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**New Policies** 

March 22, 2023

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