

Competitive Edge

New Policies April 28, 2023

Single Premium Indexed Annuities¹

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

	Rate Effective Date*	Declared Rate	S&P 500 [®]				Global Balanced		US Fundamental Balanced		
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 ³	Standard	Rate Booster ³	Standard	Rate Booster ³	Standard	Rate Booster ³	
FIT Horizon Growth	04/29/2023	3.00%	9.00%	11.50%	2.35%	3.00%	175%	225%	175%	225%	LDBR optional
FIT Focus Growth	04/29/2023	2.50%	7.50%	10.00%	2.00%	2.50%	150%	200%	150%	200%	LDBR optional
FIT Horizon Income	04/29/2023	3.25%	10.25%	12.50%	2.75%	3.25%	200%	250%	200%	250%	GLIR required
FIT Focus Income	04/29/2023	2.75%	8.00%	10.50%	2.10%	2.75%	155%	205%	155%	205%	GLIR required

Flexible Premium Indexed Annuities*

Current Rates² 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		
			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 ³	Standard	Rate Booster ³	Standard	Rate Booster ³	Standard	Rate Booster ³	
FIT Secure Growth	05/08/2023	2.70%	8.00%	10.50%	2.10%	2.75%	150%	200%	150%	200%	n/a
FIT Select Income	05/08/2023	3.25%	9.50%	12.00%	2.50%	3.25%	200%	250%	200%	250%	GLIR required

Products issued by: Life Insurance Company of the Southwest®

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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.

^{*}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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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	04/29/2023	5.00%	5 Years		

NAIC Index Minimum Guaranteed Interest Rate	April 2023	May 2023	
For the policy issue month of:	2.70%	2.55%	

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