

New Policies July 20, 2023

### **Single Premium Indexed Annuities**

#### Current Rates<sup>1</sup> in Effect for New Policies issued on or after the Rate Effective Date

| Product   |               |                           | Rate Option               | Fixed<br>Rate <sup>3</sup> |  | S&P 50 | 00®   | Global Balanced                      |        | US Fundamental<br>Balanced           |        |
|-----------|---------------|---------------------------|---------------------------|----------------------------|--|--------|---|--------------------------------------|--------|--------------------------------------|--------|
|           | Rider         | Rate<br>Effective<br>Date |                           |                            | Point-to-Point<br>Cap<br>100% Par Rate |        | Monthly Sum<br>Monthly Cap<br>100% Par Rate | Point-to-Point<br>Par Rate<br>No Cap |        | Point-to-Point<br>Par Rate<br>No Cap |        |
|           |               |                           |                           |                            | 1 Year                                 | 2 Year | 1 Year                                      | 1 Year                               | 2 Year | 1 Year                               | 2 Year |
| Zenith    | n/a           | 06/24/2023                | Standard                  | 3.25%                      | 9.50%                                  | 21.00% | 2.45%                                       | 185%                                 | 255%   | 185%                                 | 255%   |
| Growth 7  | I I/a         | 00/24/2023                | Rate Booster <sup>2</sup> | NA                         | 12.00%                                 | 27.00% | 3.15%                                       | 235%                                 | 325%   | 235%                                 | 325%   |
| Zenith    | Zenith ,      | 06/24/2022                | Standard                  | 3.00%                      | 9.00%                                  | 20.00% | 2.35%                                       | 175%                                 | 240%   | 175%                                 | 240%   |
| Growth 10 | n/a           | 06/24/2023                | Rate Booster <sup>2</sup> | NA                         | 11.50%                                 | 25.00% | 3.00%                                       | 225%                                 | 310%   | 225%                                 | 310%   |
| Growth    | n/a           | 06/24/2023                | Standard                  | 2.25%                      | 6.75%                                  | 14.00% | 1.80%                                       | 130%                                 | 180%   | 130%                                 | 180%   |
| Driver 7  |               |                           | Rate Booster <sup>2</sup> | NA                         | 8.75%                                  | 19.00% | 2.25%                                       | 175%                                 | 250%   | 175%                                 | 250%   |
| Growth    | owth          | 06/24/2023                | Standard                  | 2.00%                      | 6.25%                                  | 13.00% | 1.70%                                       | 120%                                 | 170%   | 120%                                 | 170%   |
| Driver 10 | n/a           |                           | Rate Booster <sup>2</sup> | NA                         | 8.25%                                  | 18.00% | 2.10%                                       | 165%                                 | 235%   | 165%                                 | 235%   |
| Zenith    | GLIR Required | quired 06/24/2023         | Standard                  | 3.50%                      | 10.75%                                 | 25.00% | 3.00%                                       | 210%                                 | 290%   | 210%                                 | 290%   |
| Income 7  | GLIK Kequireu |                           | Rate Booster <sup>2</sup> | NA                         | 13.00%                                 | 37.00% | 3.50%                                       | 260%                                 | 365%   | 260%                                 | 365%   |
| Zenith    | CLIP Poquired | 06/24/2023                | Standard                  | 3.25%                      | 10.25%                                 | 24.00% | 2.75%                                       | 200%                                 | 275%   | 200%                                 | 275%   |
| Income 10 | GLIR Required |                           | Rate Booster <sup>2</sup> | NA                         | 12.50%                                 | 35.00% | 3.25%                                       | 250%                                 | 350%   | 250%                                 | 350%   |
| Income    | GLIR Required | d 06/24/2023              | Standard                  | 2.75%                      | 8.50%                                  | 18.00% | 2.10%                                       | 160%                                 | 225%   | 160%                                 | 225%   |
| Driver 7  |               |                           | Rate Booster <sup>2</sup> | NA                         | 10.50%                                 | 22.00% | 2.65%                                       | 210%                                 | 295%   | 210%                                 | 295%   |
| Income    | GLIR Required | D. D i d 00/04/0000       | Standard                  | 2.50%                      | 8.00%                                  | 17.00% | 2.00%                                       | 150%                                 | 210%   | 150%                                 | 210%   |
| Driver 10 | GLIN NEQUITED | 06/24/2023                | Rate Booster <sup>2</sup> | NA                         | 10.00%                                 | 21.00% | 2.50%                                       | 200%                                 | 280%   | 200%                                 | 280%   |

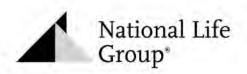
<sup>1</sup> The Par Rate, Cap and Declared Rate used for interest crediting are the higher of the rate shown or the contractual minimum guarantees.

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

<sup>2</sup> A charge of 1% will be assessed for the Rate Booster option.

<sup>3</sup> This Fixed Rate applies to the Premium Account, the DCA Account, and the Declared Rate Account.

<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.



New Policies July 20, 2023

#### Flexible Premium Indexed Annuities\*

#### Current Rates<sup>1</sup> in Effect for New Policies issued on or after the Rate Effective Date\*

|                          | Rate<br>Effective<br>Date* | fective Declared | S&P 500 <sup>®</sup>         |                              |                            |                              | Global Balanced            |                              | US Funda<br>Balan          |                              |               |
|--------------------------|----------------------------|------------------|------------------------------|------------------------------|----------------------------|------------------------------|----------------------------|------------------------------|----------------------------|------------------------------|---------------|
| Product                  |                            |                  | Point-to-Point<br>Annual Cap |                              | Monthly Sum<br>Monthly Cap |                              | Point-to-Point<br>Par Rate |                              | Point-to-Point<br>Par Rate |                              | Rider         |
|                          |                            |                  | 100% Par Rate                |                              | 100% Par Rate              |                              | No Cap                     |                              | No Cap                     |                              |               |
|                          |                            |                  | Standard                     | Rate<br>Booster <sup>2</sup> | Standard                   | Rate<br>Booster <sup>2</sup> | Standard                   | Rate<br>Booster <sup>2</sup> | Standard                   | Rate<br>Booster <sup>2</sup> |               |
| <b>FIT Secure Growth</b> | 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 |

#### 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   | 07/21/2023           | 4.90%         | 5 Years               |  |  |

| NAIC Index Minimum Guaranteed Interest Rate | July 2023 | August 2023 |  |  |
|---|-----------|-------------|--|--|
| For the policy issue month of:              | 2.35%     | 2.70%       |  |  |

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<sup>2</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.



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July 20, 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

|                           |            | Davisand         | S&P 500®                                      |                              |   |                      | Global Balanced                      |                      | US Fundamental<br>Balanced           |                      |               |
|---------------------------|------------|------------------|---|------------------------------|---|----------------------|--------------------------------------|----------------------|--------------------------------------|----------------------|---------------|
|                           | Rate       |                  | Point-to-Point<br>Annual Cap<br>100% Par Rate |                              | Monthly Sum<br>Monthly Cap<br>100% Par Rate |                      | Point-to-Point<br>Par Rate<br>No Cap |                      | Point-to-Point<br>Par Rate<br>No Cap |                      | Rider         |
| Product                   | Effective  | Declared<br>Rate |   |                              |   |                      |                                      |                      |                                      |                      |               |
|                           | Date*      | Raie             |   |                              |   |                      |                                      |                      |                                      |                      |               |
|                           |            |                  | Standard                                      | Rate<br>Booster <sup>3</sup> | Standard                                    | Rate                 | Standard                             | Rate                 | Standard                             | Rate                 |               |
|                           |            |                  |   |                              |   | Booster <sup>3</sup> |                                      | Booster <sup>3</sup> |                                      | Booster <sup>3</sup> |               |
| <b>FIT Horizon Growth</b> | 04/29/2023 | 3.00%            | 9.00%   | 11.50%                       | 2.35%                                       | 3.00%                | 175%                                 | 225%                 | 175%                                 | 225%                 | LDBR optional |
| <b>FIT Focus Growth</b>   | 04/29/2023 | 2.50%            | 7.50%   | 10.00%                       | 2.00%                                       | 2.50%                | 150%                                 | 200%                 | 150%                                 | 200%                 | LDBR optional |
| <b>FIT Horizon Income</b> | 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 |

- 1 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.
- 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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