National Life Group®

Competitive Edge

New Policies

July 27, 2026

Single Premium Indexed Annuities

Current Rates[1] in Effect for New Policies issued on or after the Rate Effective Date

Product	Rider	Rate Effective Date*	Rate Option	Fixed Rate[3]	S&P 500				Global Balanced		US Fundamental Balanced	
					Point-to-Point Cap 100% Par Rate		Monthly Sum Monthly Cap 100% Par Rate	Performance Trigger Rate	Point-to-Point Par Rate No Cap		Point-to-Point Par Rate No Cap	
					1 Year	2 Year	1 Year	1 Year	1 Year	2 Year	1 Year	2 Year
Zenith Growth 5	N/A	03/01/2026	Standard	2.30%	7.50%	16.50%	1.10%	6.00%	115%	165%	115%	165%
			Rate Booster[2]	N/A	9.75%	23.00%	1.60%	7.50%	160%	230%	160%	230%
Zenith Growth 7	N/A	03/01/2026	Standard	2.50%	8.00%	17.50%	1.30%	6.50%	130%	185%	130%	185%
			Rate Booster[2]	N/A	10.25%	25.00%	1.80%	8.00%	180%	250%	180%	250%
Zenith Growth 10	N/A	07/29/2026	Standard	2.60%	9.50%	18.50%	1.40%	6.75%	135%	190%	135%	190%
			Rate Booster[2]	N/A	10.75%	27.00%	1.90%	8.25%	185%	255%	185%	255%
Growth Driver 7	N/A	03/01/2026	Standard	1.65%	5.75%	12.50%	0.90%	4.75%	85%	120%	85%	120%
			Rate Booster[2]	N/A	7.75%	17.00%	1.40%	6.25%	130%	185%	130%	185%
Growth Driver 10	N/A	03/01/2026	Standard	1.70%	6.00%	13.00%	1.00%	5.00%	90%	125%	90%	125%
			Rate Booster[2]	N/A	8.00%	17.50%	1.50%	6.50%	135%	190%	135%	190%
Zenith Income 7	GLIR Required	03/01/2026	Standard	2.40%	7.75%	16.50%	1.20%	6.25%	150%	220%	150%	220%
			Rate Booster[2]	N/A	10.00%	24.00%	1.70%	7.75%	200%	285%	200%	285%
Zenith Income 10	GLIR Required	03/01/2026	Standard	2.50%	8.00%	17.50%	1.30%	6.50%	155%	225%	155%	225%
			Rate Booster[2]	N/A	10.25%	25.00%	1.80%	8.00%	205%	290%	205%	290%
Income Driver 7	GLIR Required	03/01/2026	Standard	1.65%	5.75%	12.50%	0.90%	4.75%	100%	150%	100%	150%
			Rate Booster[2]	N/A	7.75%	17.00%	1.40%	6.25%	150%	220%	150%	220%
Income Driver 10	GLIR Required	03/01/2026	Standard	1.70%	6.00%	13.00%	1.00%	5.00%	105%	155%	105%	155%
			Rate Booster[2]	N/A	8.00%	17.50%	1.50%	6.50%	155%	225%	155%	225%

1 The rates used for interest crediting are the higher of the rate shown or the contractual minimum guarantees.
2 An annual 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.

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

Information is for **AGENT USE ONLY.** Consult policy materials for details.

*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.

National Life Group®

Competitive Edge

New Policies

July 27, 2026

Flexible Premium Indexed Annuities

Current Rates[1] in Effect for New Policies issued on or after the Rate Effective Date

Product	Rider	Rate Effective Date*	Rate Option	Fixed Rate[3]	S&P 500			Global Balanced	US Fundamental Balanced
					Point-to-Point Cap 100% Par Rate	Monthly Sum Monthly Cap 100% Par Rate	Performance Trigger Rate	Point-to-Point Par Rate No Cap	Point-to-Point Par Rate No Cap
					1 Year	1 Year	1 Year	1 Year	1 Year
Flex Secure Growth 5	N/A	03/01/2026	Standard	2.10%	7.00%	1.00%	5.50%	105%	105%
			Rate Booster[2]	N/A	9.25%	1.50%	7.00%	150%	150%
Flex Secure Growth 7	N/A	03/01/2026	Standard	2.30%	7.50%	1.10%	6.00%	115%	115%
			Rate Booster[2]	N/A	9.75%	1.60%	7.50%	160%	160%
Flex Secure Growth 10	N/A	03/01/2026	Standard	2.40%	7.75%	1.20%	6.25%	120%	120%
			Rate Booster[2]	N/A	10.00%	1.70%	7.75%	165%	165%
Flex Secure Growth Bonus 10	N/A	03/01/2026	Standard	1.70%	6.50%	1.00%	5.00%	100%	100%
			Rate Booster[2]	N/A	8.50%	1.50%	6.50%	150%	150%
Flex Select Income 10	GLIR Required	03/01/2026	Standard	2.30%	7.50%	1.10%	6.00%	150%	150%
			Rate Booster[2]	N/A	9.75%	1.60%	7.50%	195%	195%

1 The rates used for interest crediting are the higher of the rate shown or the contractual minimum guarantees.
2 An annual charge of 1% will be assessed for the Rate Booster option.
3 This Fixed Rate applies to the Premium Account and the Declared Rate Account.

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*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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National Life Group®

Competitive Edge

New Policies

July 27, 2026

Single Premium Multi-Year Guaranteed Annuities – New Policies

Current Rates[1] in Effect for premiums received on or after the Rate Effective Date

Product	Rate Effective Date*	Interest Rate		Rate Guarantee Period
		$100K+	Below $100K	
RetireMax Secure 5 MVA	03/26/2026	5.00%	4.70%	5 Years
RetireMax Secure 5	03/26/2026	4.60%	4.30%	5 Years
RetireMax Secure 3 MVA	12/16/2025	4.60%	4.30%	3 Years
RetireMax Secure 3	12/16/2025	4.20%	3.90%	3 Years

1 The rates used for interest crediting are the higher of the rate shown or the contractual minimum guarantees.

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Rate Lock

There are different situations that will determine the interest rate, participation rate and/or cap a single premium policy will receive. SPDAs are inclusive of fixed indexed annuities (FIA) including products with 90-day premium window, traditional fixed annuities (FA) and multi-year guaranteed annuities (MYGA) that only allow for one premium payment.

Policy Rates are the Same or Higher Upon Receipt of Funds

Situation – Policy rates have not changed
In this situation the policy rate on the day National Life receives the premium is the same as it was on the day the application was received by National Life.

Result – the policy will have the rate in effect on application receipt date

Situation – Product rates have increased before money received
In this situation the application has been received by National Life. Before money is received a policy rate increase goes into effect and National Life receives the premium while the new rate is in effect.

Result – the policy will receive the increased rate

Policy Rate Decrease Prior to Receipt of Funds

In this situation the application was received by National Life *prior* to the rate change date; however, the premium is received *after* the rate decrease is effective.
Result – the SPDA Rate Lock will determine the rate on the policy.

Rate Lock Guidelines

Rate Lock will lock the policy rate in effect on the date National Life received the application for 60 calendar days from the original application receipt date

Money received by National Life within Rate Lock period – policy will have the rate effective on the application receipt date

Money received by National Life after Rate Lock period – policy will have the current rate in effect on the date money is received (continued)

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

Examples

1. Application is at National Life for 10 days, then there is a decrease in policy rates – money must be received within 50 days of the rate change to receive the locked rate
2. Application is at National Life for 50 days, then there is a decrease in policy rates – money must be received within 10 days of the rate change to receive the locked rate

An application can only be rate locked once. If a subsequent decrease occurs during the rate lock period, it will not restart the rate lock period.

SPDA policies with a 90-day premium window, all premiums received before the end of the applicable rate lock period will receive the locked rate. Premium received after the rate lock period will receive the rate in effect on the date the premium was received.

Rate Lock applies to initial policy rates and does not apply to the NAIC Index Minimum Guaranteed Interest Rate.

To receive rate lock, applications must be received at the National Life home office. Submission to agency, broker dealer or any other entity for preprocessing does not lock the rate, the organization must send the application to National Life home office prior to the rate change date to lock the rate.

Flexible Premium Deferred Annuities (FPDA)
All premium payments into a FPDA will receive the policy rate in effect on the date money is received by National Life. There is not a Rate Lock provision for the first or any other premium payment. FPDAs are inclusive of fixed indexed annuities (FIA) and traditional fixed annuities (FA) that allow for ongoing premium payments.

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