

Competitive Edge

New Policies December 28, 2023

Flexible Premium Indexed Annuities*

Current Rates¹ 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 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 ²	Standard	Rate Booster ²	Standard	Rate Booster ²	Standard	Rate Booster ²	
FIT Secure Growth	01/08/2024	3.75%	11.00%	14.00 %	2.25%	2.80%	170%	220%	170%	220%	n/a
FIT Select Income	10/08/2023	3.50%	10.50%	13.00%	2.50%	3.25%	205%	255%	205%	255%	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	12/19/2023	5.30%	5 Years	

NAIC Index Minimum Guaranteed Interest Rate	December 2023	January 2024	
For the policy issue month of:	3.00%	3.00%	

Products issued by: Life Insurance Company of the Southwest®

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

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.

^{*}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.