

SecurePlus Saver Series

LSW'S SINGLE PREMIUM DEFERRED ANNUITIES

Product Features ¹	SecurePlus Saver	SecurePlus Saver Select	SecurePlus Premier 3	SecurePlus Premier 8
Plan Option	Q & NQ Excluding 412(i)	Q & NQ Excluding 412(i)	Q & NQ Excluding 412(i)	Q & NQ Excluding 412(i)
Interest Rate Crediting Method ²	Annual Ratchet Pt. to Pt. S&P 500® and Russell 2000®, Annual Ratchet Pt. to Daily Average S&P 500, Declared	Annual Ratchet Pt. to Pt. S&P 500 and Russell 2000, Annual Ratchet Pt. to Daily Average S&P 500, Declared	Annual Ratchet Pt. to Pt. S&P 500 and Russell 2000, Annual Ratchet Pt. to Daily Average S&P 500, Declared	Annual Ratchet Pt. to Pt. S&P 500 and Russell 2000, Annual Ratchet Pt. to Daily Average S&P 500, Declared
Immediate Interest Credit	N/A	N/A	3% of net single premium	3% of net single premium
Bonus Accumulation Value (BAV)	N/A	N/A	N/A	5% of premium paid, transferred to accumulation value years 8-12
Minimum Guaranteed Index Rate	30%	30%	30%	30%
Minimum Guaranteed Cap	3%	3%	3%	3%
Maximum Issue Age (Actual Age)	89	85	85	80 (57 in some states)
Minimum Premium	\$10,000	\$10,000	\$10,000	\$10,000
SELI Option	No	Yes	Yes	Yes
Guaranteed Lifetime Income Rider	Yes	Yes	Yes	Yes
Nursing Care Rider	No	Yes	Yes	Yes
Terminal Illness Rider	No	Yes	Yes	Yes
Loans	Yes	Yes	Yes	Yes
Minimum Loan	\$500	\$500	\$500	\$500
Maximum Loan	\$50,000	\$50,000	\$50,000	\$50,000
Net Loan Cost	Variable	Variable	Variable	Variable
Maximum Premium ³	\$1,000,000 0-75 \$500,000 76-80 \$250,000 81-89	\$1,000,000 0-75 \$500,000 76-80 \$250,000 81-85	\$1,000,000 0-75 \$500,000 76-80 \$250,000 81-85	\$1,000,000 0-75 \$500,000 76-80
Additional Premium	No	No	No	No
Free Withdrawals	10% Accumulation Value annually after the first policy year as permitted by law	10% Accumulation Value annually after the first policy year as permitted by law	10% Accumulation Value annually after the first policy year as permitted by law	10% Accumulation Value annually after the first policy year as permitted by law
Additional Free Withdrawal	N/A	One time additional 10% free withdrawal in any year after first policy year as permitted by law	3% immediate interest credit may be withdrawn in first policy year as permitted by law. Policyowner can elect to receive a check or if 59½ have money placed on a debit card by MasterCard.	3% immediate interest credit may be withdrawn in first policy year as permitted by law. Policyowner can elect to receive a check or if 59½ have money placed on a debit card by MasterCard.
Withdrawal Charge Percentage	8, 8, 7, 6, 5	8.25, 8.25, 7.25, 6.25, 5, 4, 3, 2	8.25, 8.25, 7.25, 6.25, 5, 4, 3, 2, 1	10, 10, 10, 9, 8, 7, 6, 5, 4, 3, 2, 1
Policy Form Numbers ⁴	7951	7952	7953	7954

¹ See individual Summary/Apps for more detailed information.

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³ Subject to change without notice.

⁴ Call the Sales Team or log onto Agent Central at www.lifeofsw.com to check State Approvals.