

**THE SERC GROUP OF COMPANIES**

EXCLUSIVE DISTRIBUTORS FOR **INSUR-SAFE, INC.** ANNUITIES

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[WWW.ANNUITYINTERESTRATES.COM](http://WWW.ANNUITYINTERESTRATES.COM)

"FIXED ANNUITIES SINCE 1990"

HENNING ANDERSON

**APPOINTMENT WITH LSW (LIFE OF THE SOUTHWEST)**

**ATTACHED:**

**FOLLOW THE ONLINE INSTRUCTIONS**

**6 SIMPLE STEPS-CAN'T TAKE YOU MORE THAN 5 MINUTES**

**Remember: we need a copy of your life license & E&O**

**FAX BOTH OF THEM TO: 678-828-5586**

**COPY OF YOUR COMMISSION SCHEDULE ATTACHED**

**THAT'S IT! YOUR ALL SET!**

**CALL US FOR: Marketing & sales ideas.**

**800-553-2391**

**Email: [annuities@insur-safe.com](mailto:annuities@insur-safe.com)**

**Web: [annuityinterestrates.com](http://annuityinterestrates.com)**

# Welcome to LSW!

Getting Appointed with LSW has never been easier  
using our online partner **nomoreforms!**

## Your Package Code is:

JM5

This code is confidential and is to be used exclusively for your agent application. It should not be shared with other agents.

Please review the instructions below to utilize our online agent application for appointment with LSW. Note: **nomoreforms** requires that you have Adobe Acrobat Reader installed on your computer. If you don't already have Adobe Acrobat Reader, you can download a free copy at the nomoreforms site. Additionally, if you use AOL, Juno, Compuserver, or Walmart.com as your browser, you will need to minimize that browser and open Internet Explorer (version 5.01 or higher) as your browser for this application. The security on these proprietary browsers doesn't allow nomoreforms to work properly. There may be additional browsers that also require you to go through Internet Explorer.

### Step 1.

Go to the LSW website at [www.lifeofsouthwest.com](http://www.lifeofsouthwest.com) and click "Get Appointed with LSW" on the left side of the screen.

### Step 2.

Under the Appointment section titled "Already Have Appointment Information From Your Recruiter?", click on the link [On-line Appointment Forms](#). This will take you directly to the nomoreforms website.

### Step 3.

Login using your name exactly how it appears on your state license. (If you have used nomoreforms previously, you will need to log on as a Returning User). You will enter your personal name and social security information, not a company name or TIN.

- Enter your social security number (without dashes or spaces).
- Create a password (3-12 characters), then confirm your password.
- Enter Client Package Code (listed at the top of this page) in CAPITAL LETTERS.
- Click on "Logon To nomoreforms" button.

### Step 4.

Complete all "Incomplete" forms listed. Each form will say "Completed" when you have finished entering all the required information.

**Residents of CA, MN and OK need to complete the LSW CA, MN, OK Disclosure Form.**

*If you are a Corporation, please attach your Articles of Incorporation and complete the Guarantor Section of the Agent Agreement.*

*If you are requesting to be appointed to sell Life Insurance, please attach a copy of your E&O (\$1,000,000.00 in coverage).*

### Step 5:

The application form requests the name of the Recruited By/Assigned to Person. Please complete that field with the following name:

Arlis Anderson/ Insur-Safe Inc.

### Step 6:

Once all the forms are completed, click on the "Submit Forms" button. You must click on submit to process your application and you will receive a confirmation number. If you do not receive this number, your application has not been saved or submitted.

### Additional Notes:

- Please keep your confirmation number for future reference and easy access to your file.
- LSW will receive your information within 24 hours of submission.
- Once all requirements are received by LSW, please allow 5 business days for processing.
- You will be notified via email of your new agent number. At that time you can login to nomoreforms.com and retrieve a copy of your executed Agent Agreement.

**If you have any questions please contact the LSW Marketing and Sales Desk at 1-800-906-3310.**

For technical assistance, please call nomoreforms direct at 1-800-686-8279.

# SecurePlus SaverSeries

Life Insurance Company of the Southwest

## IMO “Street” Level Commission with GLIR\*\*

Product	Issue Age	Level 5 “Street”	GLIR	Total
<i>SecurePlus Saver</i> (5 Year)	0-80	4.00*	1.00	5.00
	81-89	3.00	1.00	4.00
<i>SecurePlus Saver Select</i> (8 Year)	0-75	6.00	1.00	7.00
	76-85	4.00	1.00	5.00
<i>SecurePlus Premier 3</i> (9 Year)	0-75	6.00	1.00	7.00
	76-85	3.50	1.00	4.50
<i>SecurePlus Premier 8</i> (12 Year)	0-75	8.00	1.00	9.00
	76-80	5.00	1.00	6.00
	81-85	4.00	1.00	5.00

\*\*This is a summary of agent commission levels only.

Agent Use Only



# Commission Schedule Addendum

Life Insurance Company of the Southwest (LSW)

1300 West Mockingbird Lane • Dallas, Texas 75247-4921 • Sales Desk Hotline 800-906-3310

‡ First-year commissions are based on premiums received and credited during the first twelve months (first year) of the annuity contract. Renewal commissions are based on premiums received in subsequent years. Both first year and renewal commissions exclude premiums returned or not taken for any reason. If any employer requires the waiver of any amount of Withdrawal Charge as a condition to transacting business with that employer, LSW will reduce commissions in an amount equal to the commission payable on the Withdrawal Charge so waived, but never to exceed the commission paid. First year and renewal commissions shown are gross commissions. Actual commissions paid are reduced by all commissions or service fees paid on the subject Policy to all sub-agents or sub-agencies.

Systematic transfers under Rev. Rul. 90-24 and periodic rollovers of 403(b) premium to a 403(b) flexible premium annuity will be paid at full commission dependent upon the year in which they are received. Systematic transfers are defined as those being made on an automatic basis (e.g., a settlement option) from another insurance company or a 403(b)(7) custodial account as a trustee to trustee transfer pursuant to Rev. Rul. 90-24. Periodic rollovers are defined as those being made on an automatic basis which represent a series of direct rollovers of Eligible Rollover Distributions (as defined in Public Law 102-318) from a 403(b) retirement plan.

Service fees will be paid on premiums collected by the Company to the extent the commission schedules permit but only while the Agent Agreement remains in force.

Special variations of the products listed may be required for approval in certain school systems and/or states. This may require adjustments to this commission schedule.

Commissions on Policies issued as a replacement for another LSW or NLV Policy will be reduced according to LSW rules in place at such time. Execution of a single case agreement will be required which will set forth applicable commissions regarding the exchange (replacement).

A commission chargeback shall apply as follows to any LSW annuity Policy when a Death Benefit is paid on such Policy due to the death of the Owner and/or Annuitant at anytime before the first policy anniversary: 1) One hundred percent (100%) of all paid commissions shall be indebtedness due LSW if death of the Annuitant and/or Owner occurs within the first one hundred and eighty three (183) days from policy issue; or 2) One half (50%) of all paid commissions shall be indebtedness due LSW if death of the Annuitant and/or Owner occurs after one hundred and eighty three (183) days from policy issue but before one (1) year from policy issue.

Issue age is determined by actual age of the Annuitant.

\* Modified commissions are utilized in states that require a modified withdrawal charge schedule on select LSW annuities. See the LSW website for a listing of states requiring the modified withdrawal charge schedule.

# The Optional Trail Commission Schedule can be elected on a Policy by Policy basis by the writing Agent on applicable products.

Trail commissions are vested and payable quarterly beginning at the end of the fifth calendar quarter following the Policy issue date. The Trail Commission shown is an annual rate,  $\frac{1}{4}$  of which is paid quarterly. Trail commissions payable are calculated based on the Accumulation Value on in-force Policies where the Agent elected to be paid under the Optional Trail Commission Schedule. In Policy years 11+, trail commissions are not paid, instead non-vested service fees are paid while the Agent Agreement remains in-force.

Service Fees under the Optional Trail Commission Schedule (not applicable to any other Service Fee) become vested to the writing agent provided:

- 1) the sum of the Accumulation Values of the Policies for which the Optional Trail Commission Schedule has been selected total at least \$1,000,000; and
- 2) the writing agent has been continuously appointed with the Company for 15 years; or has attained age 65 and has been continuously appointed for 10 years.

The effect of vesting of Trail Service Fees is to remove the requirement for Agent to be appointed with the Company to be eligible for such Trail Service Fees. All other conditions required for Agent to be paid Trail Service Fees shall be unaffected by this vesting provision.