

LSW's Competitive Edge

LSW Announces New Annuity Interest Rates

August 13, 2009

We at Life Insurance Company of the Southwest (LSW) are making several minor changes to our Caps and Declared Rates to reflect today's interest rate environment. For example, we raised Caps and Declared Rates on SecurePlus Gold, SecurePlus Elite, and SecurePlus Silver.

You can view LSW's credited interest rate history firsthand, as we make our rate history available at www.lifeofswsouthwest.com or www.nationallife.com.

<i>Rates effective for premiums received on or after 08/22/09*.</i>	Point-to-Point		Point-to-Daily Average		Declared Rate
	Index Rate	Cap	Index Rate	Cap	
SecurePlus Platinum	100%	7.65%	60.00%	N/A	3.75%
SecurePlus Gold (Policies issued after April 21, 2006)	100%	6.55%	50.00%	N/A	3.40%
SecurePlus Gold** (Policies issued before April 21, 2006)	70%	7.00%	50.00%	N/A	3.40%
SecurePlus Silver	100%	5.75%	45.00%	N/A	3.10%
SecurePlus Elite (TSA/457 Only)	100%	7.00%	55.00%	N/A	3.70%

**Rates also apply to SecurePlus Flex, SecurePlus Select, SecurePlus TSA, and SecurePlus Select TSA.

<i>Rates effective for premiums received on or after 08/29/09*.</i>	Point-to-Point		Point-to-Daily Average		Declared Rate	Immediate Interest Credit
	Index Rate	Cap	Index Rate	Cap		
SecurePlus Accumulator 5	100%	7.30%	57.50%	N/A	3.60%	5.00%
SecurePlus Accumulator 3	100%	6.00%	47.50%	N/A	3.00%	3.00%
SecurePlus TLC	100%	6.10%	47.50%	N/A	3.00%	N/A

*Policies issued on the 7th, 14th, 21st, and 28th of each month.

SecurePlus Saver Series Interest Rates

LSW has a history of offering excellent fixed and indexed annuities and very competitive rates. This tradition is carried on in the new *SecurePlus Saver Series* of indexed annuities.

The *SecurePlus Saver Series* Single Premium Deferred Annuities are designed with integrity in pricing and rates.

<i>Rates effective for premiums received on or after 08/29/09*.</i>	S&P 500®					
	Point-to-Point Option 1		Point-to-Point Option 2		Point-to-Daily Average	
	Index Rate	Cap	Index Rate	Cap	Index Rate	Cap
SecurePlus Saver	100%	5.20%	50%	5.85%	44.00%	N/A
SecurePlus Saver Select	100%	5.50%	50%	6.25%	46.00%	N/A
SecurePlus Premier 3 (3% Immediate Interest Credit)	100%	5.75%	50%	6.50%	50.00%	N/A
SecurePlus Premier 8 (3% Immediate Interest Credit & 5% BAV)	100%	5.75%	50%	6.50%	50.00%	N/A

<i>Rates effective for premiums received on or after 08/29/09*.</i>	Russell 2000®				Declared Rate
	Point-to-Point Option 1		Point-to-Point Option 2		Fixed Rate
	Index Rate	Cap	Index Rate	Cap	
SecurePlus Saver	100%	5.15%	50%	5.60%	2.55%
SecurePlus Saver Select	100%	5.45%	50%	5.95%	2.70%
SecurePlus Premier 3 (3% Immediate Interest Credit)	100%	5.75%	50%	6.20%	2.80%
SecurePlus Premier 8 (3% Immediate Interest Credit & 5% BAV)	100%	5.70%	50%	6.15%	2.90%

*Policies are issued on the 7th, 14th, 21st, and 28th.

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<i>Fixed Interest Annuity Rates effective for premiums received on or after 08/22/09.</i>	Base Interest Rate	Additional Interest	1st Policy Year Interest Rate*
Flexible Premiums			
RetireOne	2.75%	1.00%	3.75%
RetireTwo	3.00%	1.00%	4.00%
RetireThree	3.10%		3.10%
RetireFour	3.50%	1.00%	4.50%
RetireFive	2.70%	5.00%	7.70%
RetireMax Roth Advantage	3.00%	1.00%	4.00%
TSA Flexible Premiums			
RetireMax FPDA I	2.75%	1.00%	3.75%
RetireMax FPDA II	3.00%	1.00%	4.00%
RetireMax FPDA III	3.10%		3.10%
RetireMax FPDA III Plus	3.00%		3.00%
RetireMax FPDA IV	3.50%	1.00%	4.50%
RetireMax TSA 90	3.00%		3.00%
Texas Star (Texas only)	3.10%		3.10%
Texas Star + (Texas only)	3.00%		3.00%
Texas Choice (Texas only)	3.00%		3.00%
RetireMax Millennium Flex	2.70%	5.00%	7.70%

*Interest rate for one year on premiums paid in the 1st Policy Year. The Base Rate is the rate payable on premiums paid in renewal years.

<i>Single Premium Annuity Rates effective for policies issued on or after 08/22/09.</i>	Base Interest Rate	Additional Interest	1st Policy Year Interest Rate
Single Premium			
RetireMax Millennium Plus	2.70%	5.00%	7.70%
RetireMax TLC	2.90%		2.90%
SureRate 2			
For Single Premiums \$25,000 to \$99,000	1.75%		1.75%
For Single Premiums \$100,000	1.90%		1.90%

Experience Life™

We're LSW...Safety, Guarantees, & Integrity!

Annuity Rate Information is for AGENT USE ONLY.

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 21st is a Saturday, Sunday, or a recognized national holiday, premium must be received by 12 p.m. Central Time the business day immediately preceding the 21st. Not all annuity products are approved in all states. Please check the State Approvals for each annuity product for availability.