

October 16, 2018

Single Premium Indexed Annuities¹

Current Rates² in Effect for New Policies issued on or after the Rate Effective Date

Product	Rate Effective Date*	Declared Rate	S&P 500®						Russell 2000®		Guaranteed Lifetime Income Rider (GLIR)
			Point-to-Point		Point-to-Daily-Average		Monthly Sum		Point-to-Point		
			Par Rate	Cap	Par Rate	Cap	Par Rate	Cap	Par Rate	Cap	
FIT Choice	10/29/2018	1.65%	100%	4.60%	70%	None	100%	2.15%	100%	4.60%	Required
FIT Income Plus	06/26/2017	1.85%	100%	5.00%	80%	None	100%	2.50%	100%	5.00%	Required
FIT Foundation	10/29/2018	1.40%	100%	3.40%	45%	None	100%	1.50%	100%	3.40%	n/a
FIT Guaranteed Income	10/29/2018	1.40%	100%	3.00%	40%	None	n/a	n/a	100%	3.00%	Required

Product	Rate Effective Date*	Declared Rate	Ending Index S&P 500®				Average Index		Ending Index Russell 2000®				Guaranteed Lifetime Income Rider (GLIR)		
			Option 1		Option 2		S&P 500®		Option 1		Option 2		Bonus Percentage	Initial Rollup Rate	Initial Rollup Rate Guarantee Period
			Index Rate	Cap	Index Rate	Cap	Index Rate	Cap	Index Rate	Cap	Index Rate	Cap			
Marquee 8	06/29/2017	1.15%	100%	2.65%	140%	2.55%	40%	None	100%	2.65%	140%	2.55%	8%	6.0%	8 years
Marquee 3	05/29/2018	1.15%	100%	2.20%	50%	2.30%	35%	None	100%	2.20%	50%	2.30%	3%	6.0%	8 years
Preferred 6	06/29/2017	1.15%	100%	2.65%	140%	2.55%	40%	None	100%	2.65%	140%	2.55%	6%	6.0%	8 years
Preferred 2	05/29/2018	1.15%	100%	2.20%	50%	2.30%	35%	None	100%	2.20%	50%	2.30%	2%	6.0%	8 years

1. Single Premium Indexed Annuities are issued only on the 7th, 14th, 21st and 28th day of each month.
2. The Index Rate, Cap and Declared Rate used for interest crediting are the higher of the rate shown or the contractual minimum guarantees.

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

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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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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®				Barclays Low Vol 5® Uncapped		BAML GPA®		Guaranteed Lifetime Income Rider (GLIR)
			Point-to-Point		Monthly Sum		Point-to-Point		Point-to-Point		
			Par Rate	Cap	Par Rate	Cap	Par Rate	Threshold	Par Rate	Cap	
FIT Rewards Growth	08/06/2018	1.50%	100%	3.55%	100%	1.45%	100%	1.50%	75%	None	n/a
FIT Secure Growth	08/06/2018	2.05%	100%	4.60%	100%	2.00%	100%	0.75%	90%	None	n/a
FIT Select Income	08/06/2018	1.75%	100%	5.00%	100%	2.25%	100%	0.50%	95%	None	Required
FIT Certain Income	08/06/2018	1.40%	100%	3.00%	100%	1.00%	100%	1.75%	70%	None	Required

Product	Rate Effective Date*	Declared Rate	Ending Index				Average Index		Guaranteed Lifetime Income Rider (GLIR)		
			S&P 500®		Russell 2000®		S&P 500®		Bonus Percentage	Initial Rollup Rate	Initial Rollup Rate Guarantee Period
			Index Rate	Cap	Index Rate	Cap	Index Rate	Cap			
Platinum	11/22/2018	2.00%	100%	4.40%	n/a	n/a	60%	None	10%	5%	10 years
Reliance	05/22/2018	1.85%	100%	3.65%	n/a	n/a	55%	None	10%	5%	10 years
Gold	05/22/2018	1.85%	100%	3.65%	n/a	n/a	55%	None	10%	5%	10 years
Paramount 5	05/29/2018	1.20%	100%	2.40%	100%	2.40%	35%	None	n/a	6%	10 years
Elite 3 For Broward, FL only	06/15/2018	1.70%	100%	3.35%	100%	3.35%	n/a	n/a	n/a	6%	10 years
Elite 5	11/15/2018	1.85%	100%	3.75%	100%	3.75%	n/a	n/a	n/a	6%	10 years

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Fixed Interest Rate Annuities – New Policies

Current Rates in Effect for 1st Policy Year premiums received on or after the Rate Effective Date*

Product	Rate Effective Date*	Base Interest Rate	Additional Interest	1st Policy Year Interest Rate	Rate Guarantee Period
Flexible Premium Plans - 403(b)/457					
RetireMax FPDA 1 For Issues in OR only	11/01/2018	1.55%	1.00%	2.55%	
RetireMax FPDA 2	11/01/2018	2.00%	1.00%	3.00%	
RetireMax Millennium Flex	11/01/2018	1.75%	1.00%	2.75%	
Flexible Premium Plans - All Other					
RetireOne For Issues in OR only	11/01/2018	1.55%	1.00%	2.55%	
Single Premium Plans					
RetireMax Secure 5	11/01/2018	2.75%		2.75%	5 Years

NAIC Index Minimum Guaranteed Interest Rate	October 2018	November 2018
For the policy issue month of:	1.50%	1.65%

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