

National Life Group®

Experience Life®

SecurePlus Provider

INDEXED UNIVERSAL LIFE - BUYER'S GUIDE

Options for Life

Products issued by
Life Insurance Company of the Southwest®

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Options for Life

Three interest crediting options:

- Fixed Interest
- Point-to-Point
- Point-to-Average

Index crediting strategies based on two indices:

- S&P 500®
- MSCI Emerging Markets

Customization of features and benefits with available riders

Life is a journey. And while there are many unknowns along the way, you can be prepared. Preparations should include protecting yourself and your loved ones from financial hardship during periods of uncertainty... especially uncertainty brought on by disability, a long-term illness, or premature death.

Among the most powerful and affordable tools for providing the protection you and your family need is life insurance. With SecurePlus Provider Indexed Universal Life, you have the flexibility to tailor your policy to fit your current needs. Depending on your life events, you are able to add or remove riders, adjust face amounts, and access the policy's cash value.[1]

You need the security that comes with knowing you're protected – regardless of where life's journey takes you. SecurePlus Provider was created with one thing in mind – to provide you with

Options for Life

1 Policy loans, withdrawals, and the use of the Living Benefit riders reduce the policy's cash value and death benefit and may result in a taxable event. Surrender charges may reduce the policy's cash value in early years. Some riders are only available at policy issue. Additional coverage may be subject to underwriting.

UPSIDE POTENTIAL

Life Insurance Company of the Southwest's SecurePlus Provider is a flexible premium universal life policy with an indexed interest feature. As a policyholder, you can allocate premiums to the interest crediting strategies that best fit your goals. Unlike traditional universal life insurance plans, you now have the potential for higher interest without the risk of losses due to market declines.

Protecting what is important to you may require more from life insurance than receiving a death benefit when you die. With SecurePlus Provider you can access your accumulated cash value or your Living Benefit riders to provide cash for what is important to you now, while you are living, on a tax advantaged basis.[1]

SecurePlus Provider

SecurePlus Provider features two indices and three choices of interest crediting options. Choose from the fixed interest crediting option or from an indexed crediting strategy based on the performance of either the S&P 500, the MSCI Emerging Markets Index or a combination of both. The MSCI Emerging Markets Index offers a point-to-point strategy while the S&P 500 offers both Point-to-Point and Point-to-Average.

Once a month, all available premium payments are transferred to your chosen interest crediting options. Every transfer creates a new 'segment.' Each indexed segment has a five-year duration and a participation rate and cap, which may vary annually for each segment. Interest is credited annually to each segment on the segment anniversary. The interest credited to a policy segment will be based on the segment's participation rate, will be no greater than the cap, and is guaranteed to be not less than 0%.

The Indexed Strategy earnings are credited and locked in annually. Once interest is credited it can never be lost due to a decline in the Index. **No indexed strategy earnings are credited for funds allocated to the index strategies for periods shorter than a full year.**

Interest Crediting Options

SecurePlus Provider allows you to diversify across indices and crediting strategies. Each time you make a payment, your premiums, net of policy charges, are initially placed into the Basic Strategy. On the 21st of the month, part of the Basic Strategy value is transferred into your chosen allocation of Fixed Interest, Point-to-Point, or Point-to-Average Strategies. You can change your future premium allocation strategy at any time. Once premiums are swept into a selected interest crediting strategy, however, they remain in the strategy for five years.

A minimum value will be kept in the Basic Strategy. The minimum value is determined at the start of each policy year and is an estimate of the amount required to fund the monthly deductions for the policy year.

A new segment is created each time funds are transferred into your chosen strategies. Each new segment will have a term length of five years. At the end of the five years, the funds are transferred back into the Basic Strategy and are reallocated based on your current selection of interest crediting options. All segments are five years long. If the fixed interest rates drop below a segment's initial interest rate, you can transfer the value in that segment back to the Basic Strategy.

The **Fixed Interest Strategy** is guaranteed to have a minimum annual interest rate of 2%. The actual interest rate will be declared by the company in advance and credited on a daily basis.

The **Point-to-Point Strategy** is guaranteed to have a 100% Participation Rate. The two 'points' used to determine the increase in the Index are the beginning index value and the ending index value. The annual increase is the difference between the index value at the beginning of the crediting period and the value 12 months later, at the end of the crediting period, divided by the beginning value.

For example, if the beginning index value is 1000 and the ending value is 1200 the one year increase in the index is 20% [1200 - 1000 = 200, 200 / 1000 = 20%]. The actual interest credited is subject to a cap that is set annually.

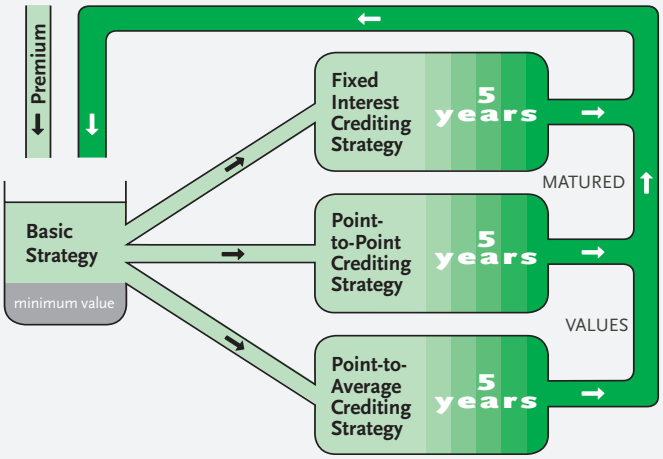
The **Point-to-Average Strategy** is guaranteed to have no cap. The 'point' in this crediting option is the beginning index value. The 'average' is based on all the daily values over a 12-month period. The annual increase is the difference between the Index value at the beginning of the crediting period and the daily average for the index, divided by the beginning value.

For instance, if the beginning index value is 1000 and the average index value, including all the ups and downs, is 1100, the one year increase in the Index is 10% [1100 – 1000 = 100, 100 / 1000 = 10%]. The actual interest credited is subject to a participation rate that is set annually.

SecurePlus Provider is designed to be held for a long period of time. Holding this product for a short period of time may not be in your best interest. Surrender of SecurePlus Provider within the first ten years of issue or an increase in face amount will result in surrender charges and the surrender value may be less than your premiums paid.

This policy complies with the minimum non-forfeiture requirements of your state.

How SecurePlus Provider Works



Basic Strategy

- Declared interest credited daily, 2% minimum guarantee[2]
- Funds above minimum swept into chosen strategies monthly
- Basic Strategy minimum value: approximately 12 months of charges
- Policy charges withdrawn monthly

Fixed Interest Crediting Strategy

- Uses a rate declared by the company
- Guarantee: 2% interest[2]

Point-to-Point Crediting Strategy

- With Annual Reset
- Uses the S&P 500® Index and/or the MSCI Emerging Markets Index
- Guarantees: 100% Participation Rate, 0% Floor and 2% interest[2] annually over five-year term

Point-to-Average Crediting Strategy

- With Annual Reset
- Uses the S&P 500® Index
- Guarantees: No Cap, 0% Floor and 2% interest[2] annually over five-year term

At end of five-year term, values are recycled through the Basic Strategy for reallocation.

2 Guarantees are dependent upon the claims-paying ability of the insurer.

Comparison of Point-To-Point Crediting Strategies

Assumptions:	Participation Rate	Cap
Cap Focus	100%	14%
Participation Rate Focus	140%	12%
No Cap	80%	None

Return	Point-to-Point Cap Focus	Point-to-Point Participation Rate Focus	Point-to-Point No Cap
0%	0.00%	0.00%	0.00%
1%	1.00%	1.40%	0.80%
2%	2.00%	2.80%	1.60%
3%	3.00%	4.20%	2.40%
4%	4.00%	5.60%	3.20%
5%	5.00%	7.00%	4.00%
6%	6.00%	8.40%	4.80%
7%	7.00%	9.80%	5.60%
8%	8.00%	11.20%	6.40%
9%	9.00%	12.00%	7.20%
10%	10.00%	12.00%	8.00%
11%	11.00%	12.00%	8.80%
12%	12.00%	12.00%	9.60%
13%	13.00%	12.00%	10.40%
14%	14.00%	12.00%	11.20%
15%	14.00%	12.00%	12.00%
16%	14.00%	12.00%	12.80%
17%	14.00%	12.00%	13.60%
18%	14.00%	12.00%	14.40%
19%	14.00%	12.00%	15.20%
20%	14.00%	12.00%	16.00%
21%	14.00%	12.00%	16.80%
22%	14.00%	12.00%	17.60%
23%	14.00%	12.00%	18.40%
24%	14.00%	12.00%	19.20%
25%	14.00%	12.00%	20.00%

Assumptions:	Participation Rate	Cap
Cap Focus	100%	11%
Participation Rate Focus	140%	9%
No Cap	70%	None

Return	Point-to-Point Cap Focus	Point-to-Point Participation Rate Focus	Point-to-Point No Cap
0%	0.00%	0.00%	0.00%
1%	1.00%	1.40%	0.70%
2%	2.00%	2.80%	1.40%
3%	3.00%	4.20%	2.10%
4%	4.00%	5.60%	2.80%
5%	5.00%	7.00%	3.50%
6%	6.00%	8.40%	4.20%
7%	7.00%	9.00%	4.90%
8%	8.00%	9.00%	5.60%
9%	9.00%	9.00%	6.30%
10%	10.00%	9.00%	7.00%
11%	11.00%	9.00%	7.70%
12%	11.00%	9.00%	8.40%
13%	11.00%	9.00%	9.10%
14%	11.00%	9.00%	9.80%
15%	11.00%	9.00%	10.50%
16%	11.00%	9.00%	11.20%
17%	11.00%	9.00%	11.90%
18%	11.00%	9.00%	12.60%
19%	11.00%	9.00%	13.30%
20%	11.00%	9.00%	14.00%
21%	11.00%	9.00%	14.70%
22%	11.00%	9.00%	15.40%
23%	11.00%	9.00%	16.10%
24%	11.00%	9.00%	16.80%
25%	11.00%	9.00%	17.50%

Participation Rates & Caps

The **Participation Rate** is the maximum percentage of the annual increase in the index that will be credited.

For example: The one year increase in the index is 10%. If the participation rate is 90%, then 9% would be used to calculate the interest credit [10% x 90%=9%].

The **Cap** is the maximum earnings percent that will be credited.

For example: The participation rate is 100% and there is a cap of 12%. If the one year increase in the index is 14%, the earnings will be capped at 12%.

Participation rates and caps are subject to change annually for a given indexed segment.

Why the S&P 500® Index?

The S&P 500® is widely regarded as the best single gauge of the U.S. equities market. This world-renowned index includes a representative sample of 500 leading companies in leading industries of the U.S. economy. Although the S&P 500® focuses on the large-cap segment of the market it is also an ideal proxy for the total market.

Why the MSCI Emerging Markets Index?

The MSCI Emerging Markets Index captures large and mid cap representation across 21 Emerging Markets countries and offers the opportunity to capitalize on the growth of emerging markets.



Historical Values

Dec. 21 of Year	S&P 500 Index	1 Year Change	MSCI Emerging Markets Index	1 Year Change
2007	1484.46	+4.66%	1215.99	+36.20%
2008	887.88	-40.19%	582.06	-52.13%
2009	1114.05	+25.47%	946.42	+62.60%
2010	1254.60	+12.62%	1124.34	+18.80%
2011	1243.72	-0.87%	916.20	-18.51%
2012	1430.15	+14.99%	1043.03	+13.84%

Historical performance is not indicative of future results.

Systematic Allocation Rider[4]

The Systematic Allocation Rider, available at no additional charge, allows you to use new premium, 1035 exchange, or index renewal bucket money and spread the money out over a 12 month period. Once elected, the money will be allocated from a fixed interest account to the different interest crediting strategies according to your wishes.

Systematic Allocation allows you to spread out your net annual premium over the year to capitalize on potential interest rate crediting dates and help reduce interest rate risk associated with one annual crediting anniversary. It also gives you an efficient way to allocate a lump sum by allowing you to create one allocation schedule for the year without the monthly maintenance.

3 It is possible that coverage will expire when either no premiums are paid following the initial premium, or subsequent premiums are insufficient to continue coverage.

4 The Systematic Allocation Rider, form series 20047, available at no additional charge, allows you to allocate your net premium (premiums after insurance and administrative costs have been deducted) from new premium, 1035 exchange, or index renewal bucket money and spread the money out over a 12 month period. Once elected, the money is placed into the Basic Account where policy costs will be deducted. From there, funds are swept from the Basic Account to the SA Account where each month, 1/12 is allocated to the chosen strategies. The remaining premium stays in the SA Account where it earns a fixed interest rate. Systematic Allocation allows you to spread out your net annual premium over the 12 month period to capitalize on potential interest rate crediting dates and help reduce interest rate risk associated with one annual crediting anniversary.

Although the Systematic Allocation Rider may mitigate some risk, it does not however, guarantee an advantage over the annual crediting method. Simply put, it gives you a way to balance interest crediting fluctuations. It also gives you an efficient way to allocate a lump sum by allowing you to create one allocation schedule for the year without monthly maintenance. The systematic Allocation Rider is available at or after issue.

DOWNSIDE PROTECTION

Accumulated Value Enhancement

Starting at the end of policy year ten, an anticipated 1.25% account value enhancement will be credited to the policy's accumulated value each year. The Accumulated Value Enhancement is not guaranteed. An average of the monthly accumulated values will be multiplied by the account value enhancement percentage (1.25%) and credited to the Basic Strategy at the end of the policy year.

Death Benefit Options

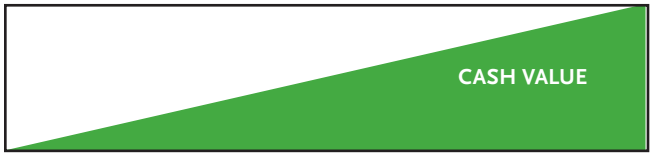
SecurePlus Provider offers two death benefit options:

Option A - Level Death Benefit
Your death benefit remains level for the life of the policy.

Option B - Increasing Death Benefit
Your total death benefit increases as your accumulated cash value increases.

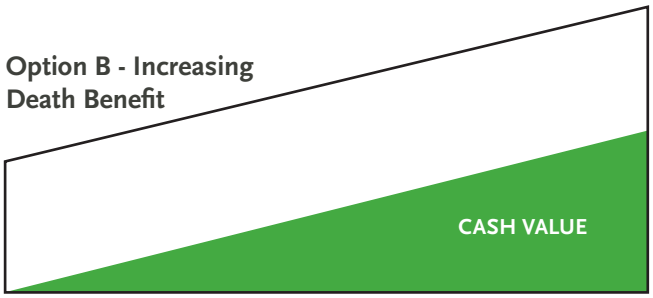
Generally, if your goal is to have as much death benefit as possible for your premium dollar, select Option B. If your goal is to accumulate cash value to help meet income or other needs, select Option A. Should your needs, goals, and objectives change after you've selected a death benefit option, SecurePlus Provider allows you to switch options. Additionally, SecurePlus Provider gives you the flexibility to increase or decrease your policy's death benefit. An increase in death benefit may require additional underwriting.

Option A - Level Death Benefit



Level Death Benefit = face amount.

Option B - Increasing Death Benefit



Increasing Death Benefit = face amount + accumulated value.

Policy Protection Period

Premium payments just equal to the Minimum Monthly Premiums will ensure that this policy remains in force during the Policy Protection Period (five years), but this level of funding will not necessarily provide for the build-up of accumulated value in the policy. There may be advantages to you of paying additional premiums sufficient to fund the build-up of significant accumulated value in this policy.

At the end of the Policy Protection Period, if significant accumulated value has not been built up in the policy during the Policy Protection Period, payment of a premium significantly higher than the Minimum Monthly Premium may be required to keep the policy in force. Otherwise, the policy will remain in force as long as the cash surrender value is sufficient to provide for monthly deductions.

Guaranteed Interest Rates[5]

One of the strongest features of SecurePlus Provider is that you have the opportunity to capture some of the upside potential of the market without exposing yourself to the downside risk. The guaranteed interest rate ensures that even if the Index decreases in value – year after year – your account values may still increase!

SecurePlus Provider's guaranteed minimum interest is 2% annually for each five-year indexed segment. At the end of each segment, a test will compare the actual indexed credits to the guaranteed interest rate of 2% (10.4% over a segment's five-year term). If the indexed credits were less than the guaranteed rate, the difference will be credited to the segment.

5 Guarantees are dependent upon the claims-paying ability of the issuing company.

Guarantees[5] to provide certainty in an uncertain world

- Guaranteed 100% Participation Rate with Point-to-Point Strategy
- Guaranteed no Cap on Point-to-Average Strategy
- Guaranteed 2% minimum interest rate on Basic and Fixed Interest Strategies
- Guaranteed index earnings of at least 2% annually over a five-year segment for indexed strategies
- Guaranteed five-year policy protection period (Not applicable in MA)

Flexibility with your Policy

Accessing your Account Value[6]
If you truly believe in the long-term appreciation of the equity markets, traditional policy loans are not for you. Why take away your upside potential when you want to access the cash value in your policy? SecurePlus Provider's loan provision provides the opportunity for market appreciation on the borrowed funds.

When a policy loan is taken, a variable loan rate is charged on the loan balance; however, this loan balance continues to earn interest based on your selected interest crediting option(s). For example, you may be charged a loan rate of 5% but earn indexed interest of 8% on the loan balance.[7]

Regardless of your stage in life, SecurePlus Provider has a loan strategy to meet your needs.

You may also take a withdrawal from the policy's cash surrender value. Policy loans and withdrawals are available anytime after the first policy year and may not exceed the cash surrender value minus three monthly deductions due on that date.

Disability Income

Money to Help Pay your Bills:
Benefits help pay your bills such as your mortgage and household expenses.

Our Disability Income Rider, form series 8054, 8065, pays a fixed monthly benefit amount for either two or five years should you become disabled and be unable to work. The two-year Disability Rider has a three-month waiting period and requires that you be unable to perform the duties of your own occupation. Benefits are paid retroactively back to the beginning of the waiting period.

The five-year Disability Rider has a six-month elimination period and requires that you be unable to perform the duties of your own occupation for the first two years, and the duties of any occupation for which you are suited for the remaining three years. Certain occupations are ineligible for coverage.

Waiver of Target Premium Rider, form series 8053, waives your policy premiums should you become totally disabled. After a six-month waiting period, it pays a monthly "target" benefit into the policy's accumulated value. Furthermore, if the policy lapses while the benefit is being paid, it will be paid to you until your disability ends.

Riders are optional, require an additional premium– unless otherwise noted – and may not be available in all states. These insurance riders have exclusions, limitations, reductions of benefits, and/or terms under which the rider may be continued inforce or discontinued. For costs and complete details of the coverage, call or write your agent or company. The Disability Rider is available in all states except KS, MA and NJ (2 yr. N/A). The Waiver of Target Premium Rider is available in all states except CA, MA, MT, and ND.

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5 Guarantees are dependent upon the claims-paying ability of the issuing company.

6 Policy loans and withdrawals will reduce the policy's cash value and death benefit and may result in a taxable event. Withdrawals up to the basis paid into the policy and policy loans thereafter would not create an immediate taxable event, but substantial tax ramifications could result upon policy lapse or surrender. If the policy were classified as a Modified Endowment Contract (MEC), all distributions would be considered taxable income.

7 The indexed interest may be less than the variable loan rate.

Living Benefits

Money for an illness that is terminal, chronic or critical or a critical injury: Benefits can be used for any purpose, and might be used for (but are not limited to) expenses such as: nursing home care, home health care, adult day care, medical procedures, drug therapies, household expenses and other quality of life expenditures. A unique feature about ABR benefits is that they do not have to be used for expenses associated with the triggering illness or injury.

The use of ABR benefits are not limited with the exception that ABR proceeds for chronic illness in the state of Massachusetts can only be used to pay for expenses incurred for Qualified Long-Term Care services.[8]

Our Accelerated Benefits Riders (ABR)[9], are available at no additional cost and allow you to access all or part of your death benefit if diagnosed with an illness that is either terminal, chronic or critical or if diagnosed with a critical injury. The terminal and critical illness riders and the critical injury rider pay a lump sum distribution; the chronic illness rider accelerates up to 2% of the death benefit each month (or 24% per year). Actual payments under the ABR riders are discounted and critical illness and critical injury benefits vary depending upon the severity of the disease.

Retirement Income

Cash Value Growth:
Money you can borrow or withdraw to achieve your unique and personal objectives, including:

- helping your children pay for college
- supplementing your retirement income
- taking advantage of opportunities
- meeting unexpected emergencies
- reducing or eliminating out-of-pocket premium payments

Note: Loans and withdrawals will reduce your policy's death benefit and cash value. It may also become necessary for you to resume making premium payments if the policy's cash value is not sufficient to cover the monthly fees and cost of insurance charges.

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8 Qualified Long-Term Care services: The necessary diagnostic, preventative, therapeutic, curing, treating, mitigating and rehabilitative services, and maintenance or personal care services that are required by a chronically ill individual and are provided pursuant to a plan of care prescribed by a licensed health care practitioner.

9 LSW Accelerated Benefit Riders - form series 8052, 20287, 20288, ICC15-20287, ICC15-20288, 8095, 8165, 8766, ICC13-8165, ICC10-8844.

Riders are optional, may be subject to underwriting, exclusions and/or limitations and may not be available in all states or on all products. Receipt of accelerated benefits reduces the Death Benefit and cash value (if any) otherwise payable under the policy, may be a taxable event and may affect your eligibility for public assistance programs, such as medical assistance (Medicaid), Aid to Families with Dependent Children, and Supplemental Security Income. Please consult your personal tax advisor to determine the tax status of any benefits paid under this rider and with social service agencies concerning how receipt of such a payment will affect you, your spouse and your family's eligibility for public assistance. This rider is intended for favorable tax treatment under Section 101(g) of the Internal Revenue Code (26 U.S.C. Sec. 101(g)). Whether such benefits qualify depends on factors such as your life expectancy at the time benefits are accelerated or how the benefits are used.

The actual payment you receive will be less than the portion of the death benefit accelerated because the benefits are paid prior to death. Values are based on a current interest rate and mortality rates. There is an initial administrative fee at the time the rider is exercised. We currently limit the amount of death benefit that may be accelerated under all contracts made over the entire lifetime of the insured to $1,500,000 for terminal illness and chronic illness, and $1,000,000 for critical illness or critical injury. We reserve the right to change this limit in the future; however the limit will never be less than $500,000. Other restrictions, limitations and waiting periods may apply.

Our Terminal Illness riders allow for the payment of a portion of an insured's death benefit, on a discounted basis, if the insured has an illness or chronic condition which can reasonably be expected to result in death in 24 months or less. There is no additional premium for this rider.



Lifetime Income Benefit Rider™

Outliving retirement income no longer has to be a fear. Once exercised, the Lifetime Income Benefit Rider 10 guarantees you a stream of income for life at retirement once certain qualifications are met. This rider is automatically added to the policy at issue if approved in your state.

The benefit payments are deducted from the accumulated value through policy loans. Once the minimum threshold is met, the following events occur: the benefit payments will continue to be paid for the life of the insured; a one time charge will be deducted from the cash surrender value; all other monthly deductions will be terminated; and the death benefit and cash surrender value will continue to be reduced by the benefit payments until they reach respective minimum floors. Please consult the rider form for more details.

Life Insurance

Money for your Family:
A death benefit can be used to help pay off debts such as a mortgage, fund college tuition or supplement a spouse's income.

Adjustable Death Benefits. You can increase or decrease your policy's death benefit as your personal or business needs change without having to purchase a new policy. This valuable feature means that SecurePlus Provider may be the only policy you will ever need to buy.

Guaranteed Insurability Rider, form series 8051, allows you to increase your coverage without producing evidence of insurability during certain option periods. The increase is based on your current age.

Accidental Death Benefit Rider, form series 8050, pays an additional death benefit should you die as a result of an accident. As long as your life insurance coverage remains in force, this rider will stay in force until the policy anniversary following your 70th birthday.

Children's Term Rider, form series 8056, provides term life insurance coverage on all of your children until they reach age 23. The rider covers any children born or adopted after the policy is issued, and any dependent stepchildren living in your home, all for just one fixed premium amount.

Other Insured Rider, form series 8057/8535, allows you to purchase renewable term life insurance for your spouse, child, or business partner. You may add more than one Other Insured Rider to the same policy.

Unemployment Rider, form series 8058 – available at no additional cost – allows you to waive your policy premiums for three months when you have been involuntarily unemployed from your full-time job.

Our Chronic Illness and Covered Chronic Illness riders allow for the payment of a portion of an insured's death benefit, on a discounted basis, if the insured is Chronically Ill. A chronic illness is defined as one that leaves you unable to perform, without substantial assistance, two of the six normal activities of daily living for a period of at least 90 consecutive days due to a loss of functional capacity or requires substantial supervision to protect oneself from threats to health and safety due to severe cognitive impairment. The six activities of daily living include bathing, continence, dressing, eating, toileting, and transferring. There is no additional premium for this rider.

Our Critical Illness or Critical Injury riders allow for the payment of a portion of an insured's death benefit, on a discounted basis, if the insured is critically ill or critically injured. Covered critical illnesses are: ALS (Lou Gehrig's disease), Aorta Graft Surgery, Aplastic Anemia, Blindness, Cancer, Cystic Fibrosis, End Stage Renal Failure, Heart Attack, Heart Valve Replacement, Major Organ Transplant, Motor Neuron Disease, Stroke, and Sudden Cardiac Arrest. Covered critical injuries are: Coma, Paralysis, Severe Burns, and Traumatic Brain Injury. Covered critical illness or critical injury conditions may vary by state. Covered Critical illness in the state of MA includes: Coronary artery disease resulting in acute infarction vascular or requiring surgery; End-stage Renal Disease; Major organ transplant;



Value for you and your family

- Multiple coverages for multiple insureds
- No-additional-cost accelerated benefit riders

Permanent neurological deficit resulting from cerebral vascular accident; Diagnosis of an invasive malignancy characterized by the uncontrolled growth and spread of malignant cells and the invasion of tissue. Cancer does not include: Stage A Prostate Cancer; Any skin cancer, except invasive malignant melanoma into the dermis or deeper; Pre-malignant lesions, benign tumors, or polyps; and Carcinoma in-situ.

There is no additional premium for this rider.

Accelerated Benefits Riders (ABR) vs. Long-term Care (LTC) Insurance

Certain states require advertising for ABRs to provide a comparison to the benefits provided by LTC insurance. However, Accelerated Benefits provided by the ABR riders are not long-term care insurance, and are not intended to be the same as, or an alternative to, long-term care insurance.

This is a life insurance benefit that also gives you the option to accelerate some or all of the death benefit in the event that you meet the criteria for a qualifying event described in the policy. This policy or certificate does not provide long-term care insurance subject to California long-term care insurance law. This policy or certificate is not a California Partnership for Long-Term Care program policy. This policy or certificate is not a Medicare supplement (policy or certificate).

ABR Riders are supplemental benefits that can be added to a life insurance policy and are not suitable unless you also have a need for life insurance. Receipt of benefits may reduce or eliminate the availability of other policy riders and benefits. Benefits available are calculated at time of claim based on the age of the policy and our expectation of your future mortality. The amount of Accelerated Benefit available will depend on your life policy's death benefit value when ABR benefits are claimed. For policies in good standing, if ABR benefits are not used, policy death benefits and other rider benefits are still available.

Long-term care (LTC) insurance is not life insurance, and as such, has no death benefit or cash value. LTC insurance benefits are specified at the time of the contract. LTC benefits are paid as a form of expense reimbursement for qualified long-term care expenses. By comparison, since ABR benefits can be used for any reason, they are paid once qualifications are met, and do not require you to provide receipt of specific expenses to qualify for the benefit. LTC premiums vary based on the level and length of benefit chosen by the policyholder. Premiums are paid on a recurring basis, and failure to pay premiums will generally lapse the policy. If LTC benefits are not claimed, they are typically forfeited. LTC insurance policies may offer non-forfeiture benefits for additional premium.

10 The Lifetime Income Benefit Rider form series 20153 provides a benefit for the life of the insured if certain conditions are met. These conditions include, but are not limited to, the insured's attained age being between 60 and 85, and that the policy has been in-force at least 15 years. Insufficient policy values, outstanding policy loans and other considerations may also restrict exercising the rider. Exercising the rider and receiving an income benefit will reduce the policy's cash value and death benefit and may terminate other riders or reduce their benefits. Guarantees are dependent upon the claims-paying ability of the issuing company.

This is a solicitation of insurance. An insurance agent may contact you.



SecurePlus Provider Indexed Universal Life (IUL), form series 8212/8212ID(0305)/8734/8734ID(0709), and applicable riders are underwritten by Life Insurance Company of the Southwest, Addison, Texas. Riders are optional, may require an additional premium and may not be available in all states. Benefits and terms may vary by state.

The Participation Rate is the maximum percentage of the annual increase in the Index that will be credited. The Cap is the maximum earnings percent that will be credited. Participation Rates and Caps are subject to change annually for a given indexed segment. The minimum Guaranteed Participation and Cap Rates are: Strategy 1: PR = 100%, Cap = 3.0%; Strategy 2: PR = 30%, No Cap; Strategy 3: PR = 110%, Cap = 3.0%; Strategy 4: PR = 100%, Cap = 3.1%. In the event the market declines, the policy has a built-in 0% interest crediting floor. The Floor is the minimum earnings percent that will be credited. The minimum annual rate of interest credited to funds in the fixed-interest strategy is 2.0% and the minimum interest credited in the indexed strategies is 2.0% upon death or full surrender.

Monthly deductions from the account value include a monthly policy fee, monthly expense charge, cost of insurance charge, and applicable rider charges. In addition there is a surrender charge if the policy is lapsed or surrendered in the first 10 years from issue or following an increase. Surrender charges vary based on gender, rate classification, issue age, and policy year.

Excess Interest Formula: Index earnings for each indexed segment are calculated at the end of the crediting period as follows: index growth is multiplied by the segment's participation rate, adjusted so that this rate is no greater than the segment's index earnings cap, and no less than 0%; multiplied by the value in the indexed segment value. Failure to maintain the policy to maturity will result in no participation in the equity index. Index earnings are not direct participation in any stock or equity investment.

There are two death benefit options from which to choose: Option A: Level Death Benefit = Face Amount; Option B: Increasing Death Benefit = Face Amount + Account Value. Upon death of the insured, a death benefit equivalent to the death benefit at the time of the insured's death less any policy debt and less other amounts owed to the insurance company will be paid to the beneficiary. The policy will then be terminated and all rights including access to the cash surrender value shall cease.

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Certain features of this contract may be indexed to an MSCI Index. This contract is not sponsored, endorsed, sold or promoted by MSCI, Inc. and MSCI bears no liability with respect to any such contracts. A more detailed description of the limited relationship MSCI has with Life Insurance Company of the Southwest accompanies the contract. The MSCI Emerging Markets Index is a free float-adjusted market capitalization index that is designed to measure equity market performance of emerging markets. The MSCI Emerging Markets Index consists of the following 21 emerging market country indices: Brazil, Chile, China, Colombia, Czech Republic, Egypt, Hungary, India, Indonesia, Korea, Malaysia, Mexico, Morocco, Peru, Philippines, Poland, Russia, South Africa, Taiwan, Thailand, and Turkey.

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