

**Single Premium Multi-Year Guaranteed Annuities – New Policies**  
**Current Rate in Effect for premiums received on or after the Rate Effective Date\***

Product	Rate Effective Date*	Interest Rate		Rate Guarantee Period
		\$100K+	Below \$100K	
2024 RetireMax Secure 5 MVA	1/16/2025	5.20%	4.90%	5 Years
2024 RetireMax Secure 3 MVA	1/16/2025	5.00%	4.70%	3 Years

**NAIC Index Minimum Guaranteed Interest Rate for Fixed Indexed and Multi-Year Guaranteed Annuities**

This rate does not apply to the Accumulation Value. This rate applies to the Policy Value, which provides a minimum floor to policyholder benefits. The Policy Value equals 87.5% of premiums less withdrawals, accumulated at the NAIC Index Minimum Guaranteed Interest Rate.

For the policy issue month of:	January 2025	February 2025
		3.00%

1 The rates used for interest crediting are the higher of the rate shown or the contractual minimum guarantees.  
 2 An annual charge of 1% will be assessed for the Rate Booster option.

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

Information is for **AGENT USE ONLY**. Consult policy materials for details.

\*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.



## Competitive Edge

New Policies  
January 16, 2025

### **Rate Lock**

There are different situations that will determine the interest rate, participation rate and/or cap a single premium policy will receive. SPDAs are inclusive of fixed indexed annuities (FIA) including products with 90-day premium window, traditional fixed annuities (FA) and multi-year guaranteed annuities (MYGA) that only allow for one premium payment.

#### **Policy Rates are the Same or Higher Upon Receipt of Funds**

*Situation – Policy rates have not changed*

In this situation the policy rate on the day National Life receives the premium is the same as it was on the day the application was received by National Life.

Result – the policy will have the rate in effect on application receipt date

*Situation – Product rates have increased before money received*

In this situation the application has been received by National Life. Before money is received a policy rate increase goes into effect and National Life receives the premium while the new rate is in effect.

Result – the policy will receive the increased rate

#### **Policy Rate Decrease Prior to Receipt of Funds**

In this situation the application was received by National Life *prior* to the rate change date; however, the premium is received *after* the rate decrease is effective.

Result – the SPDA Rate Lock will determine the rate on the policy.

#### **Rate Lock Guidelines**

Rate Lock will lock the policy rate in effect on the date National Life received the application for 60 calendar days from the original application receipt date

Money received by National Life within Rate Lock period – policy will have the rate effective on the application receipt date

Money received by National Life after Rate Lock period – policy will have the current rate in effect on the date money is received (continued)

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