

# Which FPDA Is the Right Choice for Your Client?

Clients can choose between 3 flexible premium indexed annuities.



**Grow**  
your savings securely



**Protect**  
your premium

Maximize growth potential

Boost savings with bonuses

Get guaranteed lifetime income

**Flex Secure Growth**

**Flex Secure Growth Bonus**

**Flex Select Income**

# Differentiating Features

	Flex Secure Growth	Flex Secure Growth Bonus 10	Flex Select Income 10
<b>Best if Used For:</b>	Accumulating value and maximizing your growth potential over 5, 7, 10, or more years.	Boosting your retirement savings and accumulating value over 10 years or more.	Providing guaranteed lifetime income
<b>Issue Ages</b>	0–85	0–75	18–75
<b>Guaranteed Lifetime Income Rider (GLIR)</b>	Not available	Not available	Requires Max Bonus GLIR OR Split Bonus GLIR Both have a 1% annual charge
<b>Bonus</b>	Not available	5% Premium Bonus for each deposit in first 8 years	5% Premium Bonus for each deposit in first 8 years + Activation Bonus with Split Bonus GLIR OR Up to 200% Activation Bonus with Max Bonus GLIR

# Common Features

<b>Plan Options</b>	403(b) TSA, ROTH 403(b), IRA, SEP IRA, SIMPLE IRA, ROTH IRA, 457(b), Roth 457(b), Pension/Profit Sharing, Solo 401(k), Solo Roth 401(k), and Non-Qualified										
<b>Minimum Premium</b>	\$100/month or \$5,000 single premium										
<b>Maximum Cumulative Premium</b>	Ages 0–70: \$2,000,000; Ages 71–75: \$1,500,000; Ages 76–80: \$1,000,000; Ages 81–85: \$500,000 Higher amounts available with Home Office approval. Issue ages vary by product. \$50,000 maximum annual premium beginning in year 6										
<b>Interest Crediting Options</b>	<ul style="list-style-type: none"> <li>• S&amp;P 500® 1-year point to point with a cap</li> <li>• S&amp;P 500® 1-year performance trigger</li> <li>• S&amp;P 500® 1-year monthly sum cap</li> <li>• US Fundamental Balanced Index 1-year point to point with a participation rate</li> <li>• Global Balanced Index 1-year point to point with a participation rate</li> <li>• Declared rate</li> </ul>										
<b>Rate Booster</b>	A Rate Booster strategy is optional for all indexing strategies. Money allocated to a Rate Booster strategy has a 1% annual charge deducted from its accumulation value.										
<b>Free Withdrawals</b>	10% of accumulation value available after the first policy year as permitted by law.										
<b>Withdrawal charges</b>	Policy year:	1	2	3	4	5	6	7	8	9	10
	5-year policies	8.25%	8%	7%	6%	5%	0%	0%	0%	0%	0%
	7-year policies	8.25%	8%	7%	6%	5%	4%	3%	0%	0%	0%
	10-year policies	8.25%	8%	7%	6%	5%	4%	3%	2%	1%	0%
<b>Market Value Adjustment</b>	A Market Value Adjustment will apply to withdrawals in excess of the penalty-free withdrawal amount for the first 5, 7, or 10 policy years, depending on the length of the policy. In California, the MVA is limited to the first 7 policy years for the 10-year policies.										
<b>Bonus Recapture (if applicable)</b> Bonus recapture charges for Flex Secure Growth Bonus 10 and Flex Select Income 10 Split Bonus end after 8 years	Policy year:	1	2	3	4	5	6	7	8	9	10
	Recapture %	90%	80%	70%	60%	50%	40%	30%	20%	0%	0%
<b>Riders</b>	Nursing Care, Terminal Illness, and Domestic Abuse Waiver (not available for non-qualified business) at no additional cost in approved states. Emergency Access Waiver for 403(b) and 457(b) plans only.										
<b>Loans</b>	\$500 minimum for 403(b) and 457(b) plans (if the plan allows loans).										

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# Guaranteed Lifetime Income Rider

AVAILABLE WITH FLEX SELECT INCOME

The GLIR provides a lifetime of guaranteed income without having to annuitize the policy.

## Potential for Higher Income

**Income calculation method:** Accumulation Value X Activation Bonus X Guaranteed Withdrawal Percentage

Customer Goal	Max Bonus	Split Bonus
	Income	Balance of Income and Accumulation
Premium Bonus	None	5% on Accumulation Value*
Activation Bonus		
Years 1–5	115%	100%
Years 6–10	125%	110%
Years 11–15	145%	125%
Years 16–20	170%	145%
Year 21+	200%	170%

Both riders have a 1% annual charge.

## Activation Bonus Example

Accumulation Value at Distribution	\$500,000.00
X Activation Bonus	145.00%
X Withdrawal Percentage	5.65%
Annual Lifetime Income	\$40,962.50



### GLIR Income Doubler

The Income Doubler may double the guaranteed lifetime income for up to five years if:

- The annuitant becomes permanently unable to perform two of the six activities of daily living.
- The policy has been in force for two years and has an accumulation value greater than zero dollars.
- The elected income is based on one life only.
- No withdrawals in excess of the current lifetime income have been taken in the current policy year.



### Increasing Income

At activation of the Guaranteed Lifetime Income Rider, the customer can choose to have a level payment for life or a payment that will increase over time.

If increasing income is selected, the initial income will be lower than the level income, but it will increase by 2.50% per year until the accumulation value reaches zero dollars. At that time, income will lock in at the current amount.

Hypothetical example for illustrative purposes only.

\*Premium bonus subject to recapture.

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# Guaranteed Withdrawal Percentage

Attained Age	Guaranteed Withdrawal Percentage	Attained Age	Guaranteed Withdrawal Percentage	Attained Age	Guaranteed Withdrawal Percentage	Attained Age	Guaranteed Withdrawal Percentage
55	4.15%	63	5.45%	71	6.25%	79	7.05%
56	4.35%	64	5.55%	72	6.35%	80	7.15%
57	4.55%	65	5.65%	73	6.45%	81	7.25%
58	4.75%	66	5.75%	74	6.55%	82	7.35%
59	4.95%	67	5.85%	75	6.65%	83	7.45%
60	5.15%	68	5.95%	76	6.75%	84	7.55%
61	5.25%	69	6.05%	77	6.85%	85+	7.65%
62	5.35%	70	6.15%	78	6.95%		

Withdrawal percentage for Single Life Level Option shown above; Joint Life Level Option, subtract 0.50%; Single Life Increasing Option, subtract 1.00%; Joint Life Increasing Option, subtract 1.50%.

## Big Wins Start Small

With flexible premiums, clients can **start with as little as \$100/month** (or a \$5,000 single premium) — and save extra when they have extra cash on hand.

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Rate Booster only benefits interest crediting during periods where interest is credited to that strategy. If no indexed interest is credited for that period, Rate Booster will have no effect. The charge for Rate Booster occurs for every crediting period regardless of whether interest is credited. Buying an annuity within a tax-deferred retirement plan does not offer extra tax benefits. If considering an annuity within a retirement plan, base your purchase decision on the annuity's other features and benefits, as well as its risks and costs, not its tax benefits. Indexed annuities do not directly participate in any stock or equity investments. The Guaranteed Lifetime Income Rider (GLIR) is a rider that may be available on select fixed indexed annuity policies issued by Life Insurance Company of the Southwest. Electing this rider is optional, incurs an additional cost, and rider charges continue to be deducted regardless of whether interest is credited. The GLIR may not be available on all products or in all states. Guaranteed Withdrawal Payments reduce the policy's accumulated value, but you will continue to receive these payments during your lifetime even if your accumulation value declines to zero.

No bank or credit union guarantee | Not a deposit | Not FDIC/NCUA insured | May lose value | Not insured by any federal or state government agency

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

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