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# Living Life Defender

INDEXED UNIVERSAL LIFE INSURANCE

**Protection Against Life Interrupted**

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

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Premier Financial Alliance is an independent agency of National Life Group. Life Insurance Company of the Southwest is licensed to do business in 49 states and the District of Columbia. It is not licensed to do business in the state of New York. It was chartered in 1955.



# Living Life Defender

Ready for Life. Protected Against Life Interrupted.

Living Life Defender is indexed universal life insurance that helps you be financially prepared for circumstances you may not have foreseen.



Help ensure your family can stay in their home and make ends meet in the event of the death of the sole or joint breadwinner, with permanent life insurance supplemented with term life coverage.



Receive money during your lifetime in the event of a serious qualifying illness or injury — or a qualifying diagnosis of Alzheimer's disease or Lewy Body Dementia.



Potential for tax-free retirement income through policy loans, withdrawals, or riders, using the policy's cash value, if sufficiently funded.<sup>1</sup>



Potentially help cover college costs through policy loans and withdrawals, using the policy's cash value, if sufficiently funded.<sup>2</sup>



Use the death benefit as beneficiaries to offset estate taxes and settlement costs.





**LIVE**  
your best life



**REACH**  
your financial  
and business goals



**PROTECT**  
against life interrupted

### Living Life Defender helps you secure your financial future:

- Income tax-free<sup>3</sup> death benefit for your beneficiaries
- Potential for tax-deferred accumulation of cash value
- Tax-free distribution of cash value through loans and withdrawals<sup>4</sup>
- Potential for a guaranteed stream of lifetime income at retirement through the **Lifetime Income Benefit Rider (LIBR)**<sup>5</sup>
- Option for additional term coverage with the **Combo MultiChoice Rider** for multiple people (personal or business) you have a financial relationship with and whose death would result in a significant financial loss
- Protection against business interrupted in the event of illness or death of a key employee or business partner<sup>6</sup>



# Living the Best Life...

We build our lives step by step. We may get married, have kids, buy a home, or start a business. We work hard so we can take care of the people in our lives. To meet our many responsibilities, we may need two incomes to make all of our dreams come true.



Buying a house and paying off the mortgage



Funding retirement



Funding college for kids



Running a business



Supporting all the people in our life



**53%**

of American families rely on two incomes.<sup>7</sup>

# ...Defended Against Life Interrupted

But what happens when life gets interrupted by unexpected events that threaten to derail everything? What if your household loses one income because of death or because of a serious illness or injury? What if you need care for someone suffering from an injury or an illness like Alzheimer's disease?

## What if ...

- ... a breadwinner in the family dies?
- ... you need to pay for expensive care for a chronic or critical illness or a critical injury?
- ... a key employee or partner becomes seriously ill or dies, disrupting your business?

## Are you protected against life interrupted?

How would an unexpected event change your life? Will you and the people that are important to you be protected?

Living Life Defender can help protect you, your family, and your business partners<sup>8</sup> when the unexpected threatens to disrupt the life you have built, step by step.





# Prepare for Challenges During Your Lifetime

Living Life Defender protects against life interrupted. Some of the curveballs that may disrupt our plans can be hard to handle, especially if you're not financially prepared. Many find it difficult to stay on track when confronted with issues such as:



Terminal Illness



Chronic Illness



Critical Illness



Critical Injury



Alzheimer's Disease / Lewy Body Dementia

Life insurance with Living Benefits can provide financial support during your lifetime when faced with qualifying illness and critical injury.



**50%**

of Americans now carry medical debt, up from 46% in 2020.<sup>9</sup>

# When Life Gets Interrupted by **Alzheimer's Disease**

**6.7 million**

Americans are estimated to be living with Alzheimer's dementia (about 1 in 9 people age 65 and older)<sup>10</sup>

**1 of 3 people**

Age 85 and older have Alzheimer's dementia<sup>11</sup>

**2x**

The annual number of new cases of Alzheimer's and other dementias is projected to double by 2050<sup>12</sup>

**\$182,040**

Annual cost of a private room in a nursing home in Connecticut — nationwide, the average cost is \$108,405<sup>13</sup>

**\$392,874**

Lifetime cost of care for a person with Alzheimer's dementia<sup>14</sup>

**70%**

of the lifetime cost of care is borne by family caregivers<sup>15</sup>

## Are you financially prepared for Alzheimer's disease?

### Plan for Tomorrow's Care



Living Life Defender comes with **Accelerated Benefits Riders** — optional, no-additional-cost riders that can allow you to access all or part of the death benefit, on a discounted basis, during your lifetime in the event of a qualifying terminal illness, chronic illness, critical illness, or critical injury — or a qualifying diagnosis of Alzheimer's disease or Lewy Body Dementia.



Use ABR benefits as needed, including to pay for:

- Healthcare expenses
- Nursing home care
- Adult day care
- Home modifications
- Household expenses
- Regular bills



# How Accelerated Benefit Riders Work<sup>16</sup>

Accelerated Benefit Riders (ABRs) are optional, no-additional-cost riders that can allow you to access all or part of the death benefit while you are living in the event of a qualifying terminal illness, chronic illness, critical illness, or critical injury — or a qualifying diagnosis of Alzheimer's disease or Lewy Body Dementia.

Depending on where you live, you can use the benefit for any expenses, including but not limited to nursing home care, household bills, living expenses, and home modifications. There are no restrictions on benefit usages with the exception that in the state of Massachusetts, ABR benefits for chronic illness can only be used to pay for expenses incurred for Qualified Long-Term Care services, which are defined as 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.

ABRs are optional, may be subject to underwriting, exclusions and/or limitations, and may not be available in all states. 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. Whether such benefits qualify depends on factors such as your life expectancy at the time benefits are accelerated or how 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. Value is based on a current interest rate and mortality rates. There is an initial administrative fee at the time the rider is exercised.

The total payout over the lifetime of the insured is limited to:

- Terminal illness, chronic illness, Alzheimer's disease, or Lewy Body Dementia: \$1,500,000.
- Critical illness or critical injury: \$1,000,000.

We reserve the right to change these limits in the future. However, this limit will never be less than \$500,000. Please refer to your policy for specific details about the riders.

## Terminal Illness



Our Terminal Illness rider allows 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 that can reasonably be expected to result in death in 24 months or less. There is no additional premium for this rider.

## Chronic Illness



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 days due to a loss of functional capacity, or illness that 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.



## Alzheimer's Disease and Lewy Body Dementia



This rider allows for payment of a portion of an insured's death benefit, on a discounted basis, if the insured has a qualifying diagnosis of Alzheimer's disease or Lewy Body

Dementia. The rider will not be available if the client has a first degree relative (mother, father, or siblings) with a history of Alzheimer's disease.

## Critical Illness and Critical Injury



Our Critical Illness and 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:

- 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
- Sudden Cardiac Arrest

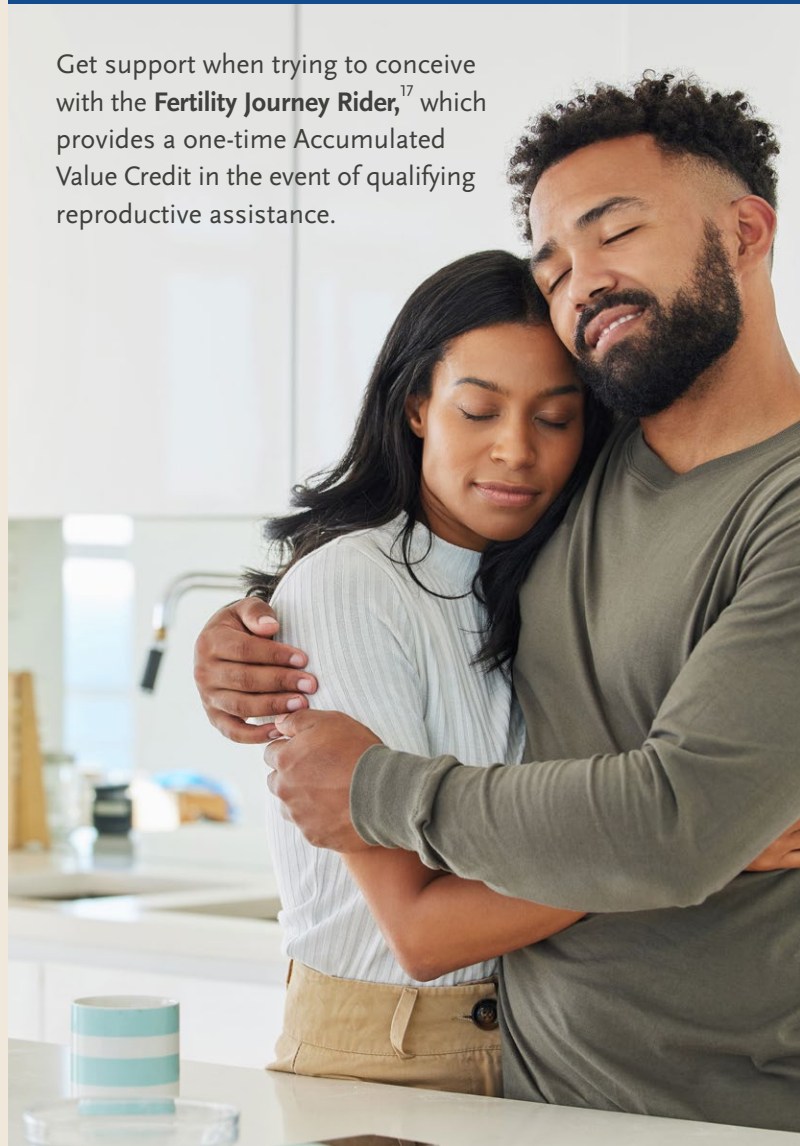
### Covered critical injuries:

- Coma
- Paralysis
- Severe Burns
- Traumatic Brain Injury

Covered critical illnesses and covered critical injuries may vary by state. There is no additional premium for this rider.

**Accelerated Benefit 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.

Get support when trying to conceive with the **Fertility Journey Rider**,<sup>17</sup> which provides a one-time Accumulated Value Credit in the event of qualifying reproductive assistance.



\* Not a qualifier in CT, IL, KS, MD, MA, MN, NJ, NY, OH, PA, UT, VA, WA

# Defend Who and What You Love

Life insurance is the only financial tool that immediately provides funds that, at the death of the insured, can be used to pay off debt, replace lost income, and allow your loved ones to continue to maintain their lifestyles.

Living Life Defender is permanent indexed universal life (IUL) insurance that can be supplemented with term life insurance coverage, using the **Combo MultiChoice Rider**, all in one policy.

That means you can get more coverage at lower cost — including for family members, business partners, and key employees (if there's a financial relationship and their death would result in a significant financial loss). You can choose term life insurance coverage of 20 or 30 years.

## The Combo Multichoice Rider:

- Offers term coverage of up to a maximum of 3 times the total face amount of your policy (combined coverage of people insured by the rider)
- Can be converted to permanent coverage
- Includes the same Accelerated Benefits Riders as Living Life Defender
- Provides a death benefit to replace a breadwinner's lost income

## Other features of Living Life Defender:

- Get more coverage later, based on your health today, at a predictable, incremental cost with the **Gap Protector Rider**
- Provide your children with life insurance until they're 25 with the **Children's Term Rider** — up to \$25,000 in coverage for each child
- Guarantee your death benefit with the **Guaranteed Flex Rider**
- Get an additional \$5,000 death benefit if death occurs while confined to a hospital and confinement continued for at least 20 consecutive days, using the **Extended Hospital Stay Death Benefit Rider**. This no-cost rider is added to all policies at issue, depending on state approval.



42%

of Americans would face financial hardship within six months if one of the family's wage earners dies.<sup>18</sup>



# Grow Your Policy Cash Value

Living Life Defender is indexed universal life (IUL) insurance, which provides upside potential with downside protection against market losses. That means you have the potential to grow the cash value of your policy, tax-deferred, using index strategies that credit interest based in part on market changes. This helps you build the financial foundation to meet your lifetime goals. At the same time, your premiums paid and interest earned in the index strategy is protected — the interest crediting rate will never be negative.<sup>19</sup>

The growth of your cash value can be based on a fixed-interest strategy or one of the following indexes:

## 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 representative for the total market.

## Balanced Trend Index

Balanced Trend, provided by Credit Suisse, is a volatility-targeted index crediting strategy with returns based on an index of a global multi-asset investment universe comprised of equities, bonds, real estate, commodities, and cash. The index is rebalanced daily to limit up or down volatility.

## US Pacesetter Index

The US Pacesetter Index, provided by Société Générale, is a U.S.-focused volatility targeted index. It seeks to provide less volatility than the highs and lows of the general market through a mix of different asset classes that cover exposure to U.S. equities, U.S. government debt, and commodities within the agriculture, metals, and energy sectors.

## Lock in Guaranteed Interest

If you choose the S&P 500® point-to-point crediting strategy, you can also opt for a 1% Floor option, so you will be credited 1% guaranteed, regardless of how much the index loses.

## Increase Your Cash Value Accumulation Potential Faster With Bonuses

Living Life Defender offers bonuses to increase your cash value accumulation potential. You have the choice between an interest bonus and an enhancer bonus.

### Interest Bonus<sup>20</sup>

The interest bonus provides an additional bonus of at least 0.15% of average accumulated value, credited on each policy anniversary, beginning with the sixth anniversary.

Every 10 years, you may also receive a 1% Client Appreciation Bonus. *Our way of saying thanks!*

### Enhancer Bonus

You can choose between one of three enhancer bonuses: Enhancer, Enhancer Plus, or Enhancer Max. All are credited based on the amount of any indexed interest credit.<sup>21</sup> Enhancer Plus and Enhancer Max offer more upside potential at an additional charge.

- **Enhancer:** A guaranteed bonus of 15% of the indexed interest credit is credited to the policy, starting in the sixth policy year.<sup>22</sup>
- **Enhancer Plus:** A bonus of 45% of the indexed interest credit may be credited to the policy starting in the sixth policy year (20% guaranteed).<sup>23</sup>
- **Enhancer Max:** This bonus varies during the policy years. In years 6-20, a bonus of 95% of the indexed interest credit may be credited to the policy, with a 3% charge. The charge will be reduced starting in year 20, and again in year 30. The bonus will be reduced starting in year 21, and again in year 31.<sup>24</sup>

# Live Your Best Life and Prepare for Retirement

**Only 36%**

of Americans feel their retirement planning is on track<sup>25</sup>

**25%**

of Americans haven't saved anything for retirement<sup>25</sup>

**\$21,924**

The average Social Security yearly benefit<sup>26</sup>

## Access to Your Policy's Cash Value

Your Living Life Defender policy's cash value has the potential to grow, tax-deferred, over time. Cash value is different than your death benefit. If sufficiently funded, cash value can be accessed through policy loans and withdrawals to help meet a wide range of financial needs and help support life goals, including:



Helping your children pay for college



Supplementing your retirement income



Meeting emergencies and opportunities



Reducing or eliminating out-of-pocket premium payments<sup>27</sup>

Withdrawals of cash value, up to your basis in the policy (sum of your premiums), are received without incurring an income tax. The same is true for loans against your cash value.

Policy loans do not have to be paid back within a specific period. Loan interest is charged on all outstanding loans and may be paid back or accrue into the loaned amount. However, be aware that excessive loans may risk lapsing the policy and losing coverage.

## Retirement Income You'll Never Outlive

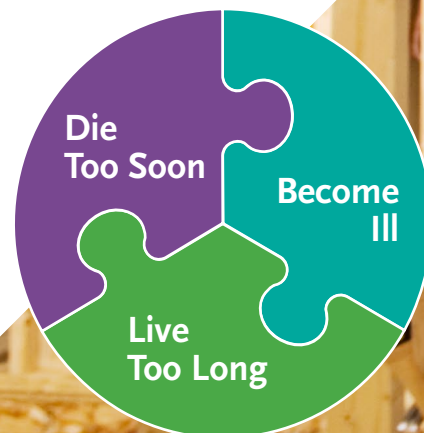
Retirement is about more than what you save. It's also important to make your income last a lifetime and not worry about outliving your savings. Living Life Defender, with the **Lifetime Income Benefit Rider**,<sup>28</sup> can help you turn your policy's cash value into retirement income that you can never outlive.

The Lifetime Income Benefit Rider guarantees you a stream of income for life at retirement once exercised and certain qualifications are met. Once the rider is exercised, there is an annual charge.

The benefit payments are deducted from the accumulated value through policy loans. Once the accumulated value is reduced to the amount of \$1,000:

- Benefit payments will continue to be paid for the life of the insured.
- A one-time charge will be deducted from the accumulated value.
- There will be a guaranteed residual death benefit of \$15,000.
- All other monthly deductions will be terminated.

This rider is automatically added to the policy at issue, if approved in your state.





# Ready for Life, Whatever Comes Your Way

Living Life Defender is more than just life insurance. Because it comes with Living Benefits and you have the potential to grow the cash value of your policy, you can strengthen your financial position, prepare for unexpected expenses during your lifetime, and possibly even generate tax-free income in retirement.



**PROTECTED** against life interrupted

- When illness or injury strikes
- In the event of death



**READY** to live the best life

- Potential to:
- Fund education
  - Fund retirement
  - Support your business

**Unlocking the power of life insurance for individuals, families, and small businesses.**

Whether you are growing your career, family, or business, nearing or already enjoying your retirement years, financial security is always a high priority. Living Life Defender helps protect your future.

*Available for defined benefit and other qualified plans that allow the inclusion of life insurance.*

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

1. The use of cash value life insurance to provide a tax-free resource for retirement assumes that there is first a need for the death benefit protection. The ability of a life insurance contract to accumulate sufficient cash value to help meet accumulation goals will be dependent upon the amount of extra premium paid into the policy, and the performance of the policy, and is not guaranteed. Policy loans and withdrawals reduce the policy's cash value and death benefit and may result in a taxable event. Withdrawals up to the basis paid into the contract and loans thereafter will not create an immediate taxable event, but substantial tax ramifications could result upon contract lapse or surrender. Surrender charges may reduce the policy's cash value in early years.
2. The ability of a life insurance contract to accumulate sufficient cash value to help meet more than one accumulation goal will be dependent upon the amount of extra premium paid into the policy, and the performance of the policy, and is not guaranteed. The use of one benefit may reduce or eliminate other policy and rider benefits.
3. Internal Revenue Code § 101(a)(1). There are some exceptions to this rule. Please consult a qualified tax professional for advice concerning your individual situation.
4. Withdrawals up to the basis paid into the contract and loans thereafter will not create an immediate taxable event, but substantial tax ramifications could result upon contract lapse or surrender.
5. Assuming necessary parameters are met. See page 12 for parameters. Receipt of rider benefits will reduce the policy's cash value and death benefit, may result in a taxable event, and may reduce or eliminate other policy features and benefits.
6. Using term coverage provided by the Combo MultiChoice Rider
7. 53% of Households Are Dual Income — And That Percentage Has Risen, <https://www.magnifymoney.com/blog/news/dual-incomehouseholds-study/>, June 9, 2021.
8. Using term coverage provided by the Combo MultiChoice Rider
9. Many Americans Still Can't Pay Off Less than \$5,000 in Medical Debt, <https://www.debt.com/research/medical-debt-survey/>, September 28, 2021
10. 2023 Alzheimer's Disease Facts and Figures, <https://www.alz.org/media/Documents/alzheimers-facts-and-figures.pdf>
11. 2023 Alzheimer's Disease Facts and Figures, <https://www.alz.org/media/Documents/alzheimers-facts-and-figures.pdf>
12. 2023 Alzheimer's Disease Facts and Figures, <https://www.alz.org/media/Documents/alzheimers-facts-and-figures.pdf>
13. Genworth 2021 Cost of Care, <https://www.genworth.com/aging-and-you/finances/cost-of-care.html>
14. 2023 Alzheimer's Disease Facts and Figures, <https://www.alz.org/media/Documents/alzheimers-facts-and-figures.pdf>
15. 2023 Alzheimer's Disease Facts and Figures, <https://www.alz.org/media/Documents/alzheimers-facts-and-figures.pdf>
16. Accelerated Benefits Riders, form series 8052(0798)/8095(0399)/8766(0609)/ICC10-8844(0310)/20805(0222)/ICC22-20805(0222)/20806(0222)/ICC22-20806(0222), Alzheimer's Rider form series 20818(0622)/ICC22-20818(0622), are underwritten by Life Insurance Company of the Southwest, Addison, Texas.
17. Fertility Journey Rider, form series 20837(0922), provides an Accumulated Value Credit that is 3 times the minimum monthly premium or the minimum guaranteed premium at issue, whichever is greater. Paid as a lump sum in the event of qualifying reproductive assistance.
18. 2021 Life Barometer Study, LIMRA and LifeHappens, 11/1/2021, <https://www.limra.com/en/research/research-abstracts-public/2021/2021-insurance-barometer-study/>
19. The 0% or 1% "floor" provided by an indexed universal life insurance policy ensures that during crediting periods where the index is negative, that no less than 0% or 1% interest is credited to the index strategy. However, monthly deductions continue to be taken from the account value, including a monthly policy fee, monthly expense charge, cost of insurance charge, and applicable rider charges, regardless of interest crediting. IUL policies do not directly participate in any stock or equity investments.
20. The interest bonus is referred to as the Annual Accumulated Value Enhancement (AAVE) rider in your contract.
21. Enhancer, Enhancer Plus and Enhancer Max only credit a bonus in crediting periods where interest is credited to that strategy, beginning in year 6. If no indexed interest is credited for that period, no bonus will be credited. The charge for Enhancer Plus and Enhancer Max begins in year 5 and occurs for every crediting period regardless of whether interest is credited.
22. This bonus will not exceed 0.45% (S&P 500) or 0.75% (US Pacesetter or Balanced Trend) of the index segment value (there is no charge for this option).
23. This bonus will not exceed 2.30% (S&P 500) or 3.00% (US Pacesetter or Balanced Trend) of the index segment value (there is a 1% charge for this option).
24. A bonus of 70% of the indexed interest credit may be credited to the policy in years 21-30, and 45% in years 31 and beyond. The bonus will not exceed 6.00% (S&P 500) or 7.00% (US Pacesetter or Balanced Trend) of the index segment value in years 6-20; 4.15% (S&P 500) or 5.00% (US Pacesetter or Balanced Trend) in years 21-30; 2.30% (S&P 500) or 3.00% (US Pacesetter or Balanced Trend) in years 31 and beyond. There is a 2% charge in years 20-29, and a 1% charge in years 30 and beyond.
25. <https://www.pwc.com/us/en/industries/financial-services/library/retirement-in-america.html>
26. 6 Surprising Facts About Retirement, <https://www.investopedia.com/articles/retirement/110116/6-surprising-facts-about-retirement.asp>, April 6, 2023.
27. The ability to internally fund a life insurance contract will be dependent upon the performance of the contract. Using policy values and benefits to pay the premium due will reduce the policy's cash value and death benefit. If policy values are insufficient to pay the premium, additional out-of-pocket payments may be needed to keep the policy in force.
28. The Lifetime Income Benefit Rider, form series 20266(0614), provides a benefit for the life of the insured if certain conditions are met, including but not limited to the insured's attained age being between age 60 and 85, and that the policy has been in force at least 10 years. Insufficient policy value, outstanding policy loans and other considerations may also restrict exercising the rider. Receipt of income benefits will reduce the policy's cash value and death benefit and may terminate other riders or reduce their benefits. There is a monthly charge from the accumulated value during the income payment period. Guarantees are dependent upon the claims-paying ability of the issuing company. The Lifetime Income Benefit Rider is optional and available at policy issue. Benefit payments are funded via policy loans, which will reduce the policy's cash value and death benefit. The policyholder cannot make additional premium payments or request additional withdrawals or policy loans during the benefit payment period or the rider will terminate. Terminating the rider may result in a lapsed policy and substantial tax consequences.



Living Life Defender Indexed Universal Life (IUL), form series 20608(0119)/ICC19-20608(0119), the Combo MultiChoice Rider, form series ICC22/20820(0722), Gap Protector Rider, form series ICC15/20325(0915), Children's Term Rider, form series ICC16/20324(0616), Guaranteed Flex Rider, form series ICC19/20647(0119), Extended Hospital Stay Death Benefit rider, form series 20188(0614) and the Annual Accumulated Value Enhancement (AAVE) rider, form series 20752(1020)/ICC20-20752(1020), are underwritten by Life Insurance Company of the Southwest, Addison, Texas. Riders are optional, may require additional premium and may not be available in all states. 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. Monthly deductions from the accumulated value include a monthly policy fee, monthly expense charge, monthly accumulated value 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 The Floor; multiplied by the value in the indexed segment value. Failure to maintain the index segment to maturity (the next crediting date for the index strategy segment) will result in no participation in the index for that crediting period. 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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For Life Insurance Company of the Southwest® as of October 13, 2023.

**A+ (Superior)**

BY A.M. BEST  
Second highest of 16 rankings

**A+ (Strong)**

BY STANDARD & POOR'S  
Fifth highest of 21 rankings

**A1 (Good)**

BY MOODY'S  
Fifth highest of 21 rankings

*Ratings are subject to change*

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