

SecurePlus Gold is an Equity-Indexed and Declared Interest Rate Annuity

SecurePlus Gold is a flexible premium deferred annuity† issued by Life Insurance Company of the Southwest (LSW). It is not a mutual fund, variable annuity, or any instrument that participates directly in stock or equity investments. Unlike mutual funds and stock or equity investments, SecurePlus Gold is an annuity with certain important insurance features, such as the tax deferral, Death Benefit, and annuitization features. SecurePlus Gold also differs from variable annuities in that it offers protection from market loss, a feature not always found in variable annuities.

SecurePlus Gold will accept additional premiums at any time and has been designed for long-term retirement planning. SecurePlus Gold is generally similar to all other LSW fixed annuities except for the interest crediting features described later.

Tax-Deferred Accumulation*

SecurePlus Gold provides tax-deferred accumulation. All amounts in your annuity accumulate with federal income tax deferred until withdrawn. This tax deferral feature has two primary benefits. First, interest compounds on amounts you would otherwise pay in taxes during the accumulation period. Second, you may be in a lower tax bracket when you receive untaxed interest than you are today.

You are liable for any tax on withdrawals. If you make a withdrawal before age 59½, you may be subject to an IRS 10% penalty.

This is our understanding of the current tax law. Neither LSW nor any of its agents or representatives give legal, tax, or accounting advice. Please consult your own tax advisor for tax advice.

Death Benefit

If you are the Annuitant and you die while this annuity is in force, LSW will pay the greater of the Accumulation Value or the Policy Value (these are described later) to your Beneficiary as a Death Benefit and will waive any remaining Withdrawal Charges. If you die and are the Owner but not the Annuitant, the Death Benefit will equal the Cash Value (this is described later). If death occurs after a payout option has been selected, any remaining payments provided by the selected payout option will be paid to your Beneficiary.

Annuitization

The Annuity Date is shown on Page 3 of your Policy. SecurePlus Gold guarantees that on the Annuity Date, you may choose to have the value of your annuity applied to provide a stream of payments. Your options range from a 10-year certain payout to a payment stream you cannot outlive. The amount of any payment depends in part on annuitization rates then in effect. Your SecurePlus Gold specifies certain guaranteed annuitization rates.

SecurePlus Gold Accumulation Value

Each premium payment is placed in the **Premium Account** on the day received. The Premium Account is credited with interest to the next

PREMIUM ACCOUNT EXAMPLE

If we receive a premium from you on September 27th, the premium is kept in the Premium Account, earning interest, until the next October 21st. Then the amount in the Premium Account is transferred to new Interest Account(s). Interest Accounts will have recurring *Account Years* that are measured from each October 21st to October 21st of the next following year.

21st of a calendar month (unless the premium is received on the 21st of a calendar month). Then we transfer, on the 21st of each calendar month, all amounts in the Premium Account to new **Interest Accounts**. We maintain each Interest Account separately. The period from the 21st of the month when an Interest Account is started to the 21st of the same month in the next year, and each one-year period thereafter, is an **Account Year** for that Account.

If you pay multiple premiums, your SecurePlus Gold will have a like number of Interest Accounts, each with its own Account Year. The sum of all Interest Accounts plus the Premium Account is your **Accumulation Value**.



Interest Crediting Options

An important feature of SecurePlus Gold is that you may choose among three methods to determine the interest credited to each of your Interest Accounts. The types of Interest Accounts available to you include **Declared Interest Accounts** and two **Indexed Interest Accounts**: *Ending Index* Indexed Interest Accounts (**Ending Index Accounts**) and *Average Index* Indexed Interest Accounts (**Average Index Accounts**).

Declared Interest Accounts

A Declared Interest Account is an Interest Account for which interest is credited daily at a declared effective annual interest rate. LSW sets the rate in advance each Account Year. The minimum annual effective rate is guaranteed to be at least 1.95% (may vary by state). Here is an example. None of the examples shown here are representations of the rates that LSW will actually credit to your SecurePlus Gold annuity.

DECLARED INTEREST ACCOUNT EXAMPLE

LSW declares an effective annual interest rate at the beginning of the Account Year of 4.75%. If the Declared Interest Account had been \$10,000 at the beginning of the Account Year, in one year it would grow by \$475 in interest, and the Declared Interest Account would have a value of \$10,475 at the end of the Account Year. This would be the beginning value of the Declared Interest Account for the next Account Year.

Indexed Interest Accounts in General

Indexed Interest Accounts give you the potential to receive higher interest than might be the case with traditional fixed-rate annuities but without the downside risk of investing in the stock market. Indexed Interest is credited annually based, in part, on the performance of the S&P 500® Index over the Account Year. All S&P 500 Index values (**Index Values**) are determined at the close of trading for the day.

To determine Indexed Interest credited to an Indexed Interest Account, we calculate an **Annual Percentage Change** at the end of the Account Year. This calculation is defined differently for Ending Index and Average Index Accounts.

The interest rate credited to all Indexed Interest Accounts is the Index Rate (sometimes called a “participation rate”) multiplied times the Annual Percentage Change, the result being subject to a minimum called the Floor and a maximum known as the Cap.

- The **Index Rate** is the percentage of the Annual Percentage Change that is used as described above to determine the interest credited to an Indexed Interest Account. The Index Rate can never be less than 30%.

* Annuities owned by trusts or corporate entities do not generally enjoy the tax deferral feature.

† SecurePlus Gold is LSW Policy Form Nos. 7912 and 7918

I have read and the agent has explained the information presented on this page. _____ (initial)

- The **Cap** is the maximum interest rate that may be credited to the Indexed Interest Account for the Account Year. It is guaranteed to be no less than 3%.
- The **Floor** is the minimum annual interest rate that may be credited to the Indexed Interest Account. The Floor can never be less than zero.

The Index Rate, Cap, and Floor for each Indexed Interest Account are set and guaranteed by LSW annually in advance at the beginning of each Account Year. The Index Rate, Cap, and Floor in effect for premiums paid at the time your annuity is issued will be shown in your annuity.

Ending Index Accounts

The Annual Percentage Change for an Ending Index Account is equal to the percentage change in the S&P 500 Index from the S&P 500 Index Value at the beginning of the Account Year to the Index Value at the end of the Account Year. The Index Rate, Cap, and Floor LSW determined and guaranteed in advance for Ending Index Accounts may not be the same as those determined and guaranteed in advance for Average Index Accounts.

The following are examples of how interest is credited to Ending Index Accounts each Account Year. These examples are only demonstrations of how the formula works in different situations and are not representations of the rates that LSW will apply to your *SecurePlus Gold* annuity or of our expectations of the S&P 500 Index.

Note that, in Example 3, the Ending Index Account retained its value even though the S&P 500 Index declined by 10% this Account Year.

ENDING INDEX ACCOUNT EXAMPLE 1

The S&P 500 Index is 1,000 at the beginning of the Account Year and is 1,050 at the end of the Account Year. The Annual Percentage Change is 5%.

LSW had declared an Index Rate for the Ending Index Account at the beginning of the Account Year of 75% (the minimum Index Rate is 30%), a Cap of 11% (the minimum Cap is 3%), and a Floor of 0%.

Multiply the Annual Percentage Change (5%) by the Index Rate (75%). The result is 3.75%. Is this more than the Cap of 11%? No. Is it less than the Floor of 0%? No. Then the result, 3.75%, is the interest rate applied to the Ending Index Account.

If the Ending Index Account had been \$10,000 at the beginning of the year, it would be credited with \$375 in interest at the end of the Account Year. Then, the Ending Index Account would have a value of \$10,375 at the end of the Account Year. This would be the beginning value of the Ending Index Account for the next Account Year.

ENDING INDEX ACCOUNT EXAMPLE 2

The S&P 500 Index is 1,200 at the beginning of the Account Year and is 1,500 at the end of the Account Year. The Annual Percentage Change is 25%.

LSW had declared an Index Rate for the Ending Index Account at the beginning of the Account Year of 80% (the minimum Index Rate is 30%), a Cap of 10% (the minimum Cap is 3%), and a Floor of 0%.

Multiply the Annual Percentage Change (25%) by the Index Rate (80%). The result is 20%. Is this more than the Cap of 10%? Yes. Then the rate of interest applied to the Ending Index Account for this Account Year is the Cap, 10%.

If the Ending Index Account had been \$10,000 at the beginning of the year, it would be credited with \$1,000 in interest at the end of the Account Year. Then, the Ending Index Account would have a value of \$11,000 at the end of the Account Year. This would be the beginning value of the Ending Index Account for the next Account Year.

Here, the Cap was less than the Index Rate multiplied by the Annual Percentage Change. Thus, the interest was limited by the Cap.

ENDING INDEX ACCOUNT EXAMPLE 3

The S&P 500 Index is 1,200 at the beginning of the Account Year and is 1,080 at the end of the Account Year. The Annual Percentage Change is -10% (*minus* 10%).

LSW had declared an Index Rate for the Ending Index Account at the beginning of the Account Year of 60% (the minimum Index Rate is 30%), a Cap of 12% (the minimum Cap is 3%), and a Floor of 0%.

Multiply the Annual Percentage Change (-10%) by the Index Rate (60%). The result is -6%. Is this more than the Cap of 10%? No. Is it less than the floor of 0%? Yes. Then the rate of interest applied to the Ending Index Account this Account Year is the Floor, 0%.

If the Ending Index Account had been \$10,000 at the beginning of the year, it would remain at \$10,000. This would be the beginning value for the Ending Index Account for the next Account Year.

Increases in your Indexed Interest Accounts are locked in every year. This demonstrates one of the most important features of *SecurePlus Gold* – downside protection. Downside protection means there will be no decreases in the Indexed Interest Accounts due to a decrease in the S&P 500 Index. See the section on “What Happens if the S&P 500 Index Becomes Volatile?”

Average Index Accounts

The “Annual Percentage Change” for an Average Index Account is equal to the percentage change in the S&P 500 Index from the S&P 500 Index Value at the beginning of the Account Year to the average of the Index Values each day for every day the market is open during the Account Year. Because the S&P 500 Index does not move smoothly, the Annual Percentage Change for an Average Index Account may be higher or lower than the Annual Percentage Change for an Ending Index Account over the same time period.

There is no Cap for the Average Index Accounts with starting reset dates during the first ten policy years. After this time, the Cap will be set by LSW in advance for each Account Year, and the Cap is guaranteed to be at least 3%. The Index Rate, Cap, and Floor LSW determined and guaranteed in advance for Average Index Accounts may not be the same as those determined and guaranteed in advance for otherwise-identical Ending Index Accounts.

Let’s examine two examples for the Average Index Account.

AVERAGE INDEX ACCOUNT EXAMPLE 1

The S&P 500 Index is 1,000 at the beginning of the Account Year. There are 250 trading days during the Account Year. The sum of the Index Values for each trading day during this time is 270,000. The average Index Value is 1,080. The Annual Percentage Change is 8%.

LSW had declared an Index Rate for the Average Index Account at the beginning of the Account Year of 90% (the minimum Index Rate is 30%), no Cap (the minimum Cap is 3%, but only after 10 years), and a Floor of 0%.

Multiply the Annual Percentage Change (8%) by the Index Rate (90%). The result is 7.20%. No Cap applies. Is the result less than the Floor of 0%? No. Then the result, 7.20%, is the interest rate applied to the Average Index Account.

If the Average Index Account had been \$10,000 at the beginning of the year, it would be credited with \$720 in interest at the end of the Account Year. Then, the Average Index Account would have a value of \$10,720 at the end of the Account Year. This would be the beginning value of the Average Index Account for the next Account Year.

Remember, the Index Rates, Caps, and Floors may be different for an Average Index Account than for an Ending Index Account. The magnitude of differences may vary over time. These are only examples.

I have read and the agent has explained the information presented on this page. _____ (initial)

AVERAGE INDEX ACCOUNT EXAMPLE 2

The S&P 500 Index is 1,000 at the beginning of the Account Year. There are 250 trading days during the Account Year. The sum of all the Index Values during this time is 237,500. The average is, then, 950. The Annual Percentage Change is -5.% (minus 5%)

LSW had declared an Index Rate for the Average Index Account at the beginning of the Account Year of 85% (the minimum Index Rate is 30%), no Cap (the minimum Cap is 3%, but only after 10 years), and a Floor of 0%.

Multiply the Annual Percentage Change (-5%) by the Index Rate (85%). The result is -4.25%. No Cap applies. Is the result less than the Floor of 0%? Yes. Then the rate of interest applied to the Average Index Account this year is the Floor, 0%.

If the Average Index Account had been \$10,000 at the beginning of the year, it would remain at \$10,000. This would be the beginning value of the Average Index Account for the next Account Year.

What Happens if the S&P 500 Index Becomes Volatile?

As shown in the examples, interest previously credited to an Ending Index Account or an Average Index Account is not lost with *SecurePlus Gold* if the Annual Percentage Change is negative for any year. This interest crediting method is called the "Ratchet Method". While direct investments in the marketplace must recover from a downturn, premium and credited interest in the *SecurePlus Gold* maintain their value. With *SecurePlus Gold*, a decline in the S&P 500 Index over an Account Year has no effect on the value of an Interest Account. The Index Value at the end of an Account Year becomes the beginning Index Value for the next Account Year – you have a fresh start. If the S&P 500 Index then increases by any amount at the end of the next Account Year, you will earn interest on an increase in the S&P 500 Index, even if the ending Index Value is lower than a level it reached in a prior Account Year.

Follow below both the S&P 500 Index and a *SecurePlus Gold* Ending Index Account during a hypothetical six-year period to examine how the Ratchet Method of crediting interest is important to you. Again, this example is not meant to be representative of what will happen to your annuity.

We'll assume the Ending Index Account has a constant Index Rate of 75%, a Cap of 10%, and a Floor of zero. We'll track a single premium

payment of \$10,000 and see how it behaves and compare this with the same amount that tracks the S&P 500 Index itself. Graph 1 shows the results during this theoretical six-year period. Graph 1 illustrates two of the key features of the Ratchet Method, upside potential and downside protection.

SecurePlus Gold uses the S&P 500 Index, an indicator widely used to measure the overall performance of the United States stock market (*equities*). The S&P 500 Index is a market-value weighted price index which reflects capital growth only and does not include dividends paid on stocks.

We do not ever expect to change our index from the S&P 500 Index. If we ever have to, we will notify you and your state insurance department.

Premium Allocation

You indicate on your application how you wish to allocate your premium for the first Policy Year among the available Interest Accounts. After the first Policy Year, you may change the allocation for future premiums once each Policy Year. You may choose to distribute your premiums among any or all of the Interest Accounts. Your allocation must be whole percentages (for instance, 33%, 33%, and 34% respectively for the three available Interest Accounts). To change your allocations, you must do so in writing. New instructions become effective on the date we receive them and will apply to premiums received after that date.

Transfers Among Interest Accounts

Transfers between and among Interest Accounts may be made without charge. Amounts can be transferred from any type of Interest Account to another type of Interest Account only on the anniversary of the Interest Account from which the transfer is to be made and only after receipt of your written request for the transfer. Transfers from Interest Accounts are made on a LIFO basis (Last In, First Out). This means that the most recently opened Interest Accounts are transferred first. Your written request must be received 30 days before the transfer is to be made.

The rates applicable to the transferred amounts will be the same rates applied to premiums that had been in such Interest Accounts since the transfer premium was originally paid.

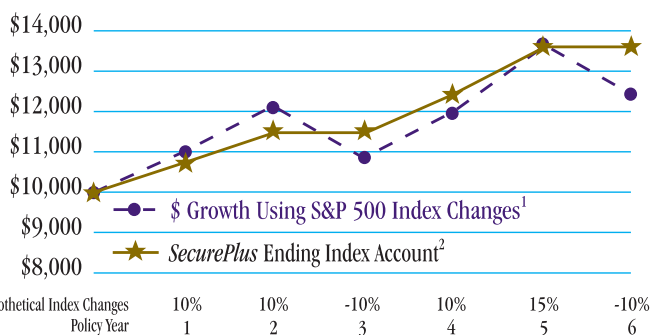
Following are brief examples of transferring money among accounts.

A new Interest Account is to be opened on July 21, 2005 with \$100.00, and you direct that the amount be placed in a Declared Interest Account. Assume the rate applicable to the Declared Interest Account on July 21 is 5%. The value of the Account on July 21, 2006 would then be \$105.00.

Prior to June 21, 2006 you request (in writing) that the entire amount in the Declared Interest Account be transferred to an Ending Index Account on July 21, 2006. On that date we will transfer the \$105.00 from the Declared Interest Account to the Ending Index Account.

On July 21, 2006, LSW will set rates for all accounts that reset that day and will guarantee those rates for Account Years starting that day. For accounts that are one year old on that date, LSW might set a credited interest rate for the Declared Interest Account of 4.9% and an Index Rate of 70% and a Cap of 10% for the Ending Index Account. Note these renewal rates for monies with LSW may not be the same as the rates for Interest Accounts opened with transfers from the Premium Account on that day. They also may not be the same as the rates for Interest Accounts that are more than one year old.

GRAPH 1
ANNUAL INTEREST CREDITING GIVES YOU UPSIDE POTENTIAL PLUS DOWNSIDE PROTECTION



Actual rates may vary and are subject to change without notice. Illustration is not representative of future results or of any applicable Index Rate. ¹Assumed changes without dividends. ²Assumed 75% Index Rate, 10% Cap, 0% Floor. Withdrawal Charges apply for the first 10 years and are not reflected above.

I have read and the agent has explained the information presented on this page. _____ (initial)

The \$105.00 in an Ending Index Account will start a new Account Year on July 21, 2006. Interest will be credited to the Ending Index Account on its next reset date, July 21, 2007, depending on the change in value of the S&P 500 Index between July 21, 2006 and July 21, 2007 given the Index Rate of 70% and Cap of 10% that were guaranteed at the beginning of the Account Year.

Assume you request by June 21, 2007 that the entire amount in the Ending Index Account be transferred to the Declared Interest Account. Assume the S&P 500 Index had increased 15% more from July 21, 2006 to July 21, 2007, and the amount credited to your Ending Index Account on July 21, 2007 is 10%. The \$105.00 placed in the Ending Index Account on July 21, 2006 would have increased by \$10.50 ($\$105.00 \times 10\%$) in interest credited, and the amount in the Ending Index Account at the end of the Account Year would be \$115.50. Per your instructions, we will transfer \$115.50 to a Declared Interest Account for the next Account Year.

On July 21, 2007, LSW will set rates for all accounts being reset that day and will guarantee those rates for Account Years starting on that day. For accounts that are two years old on that date, LSW might set a credited interest rate for the Declared Interest Account of 4.85% and an Index Rate of 65% and a Cap of 10% for the Ending Index Account. Note these rates may not be the same as the rates for Interest Accounts opened with transfers from the Premium Account on that day. They also may not be the same as the rates for Interest Accounts that are one year old or more than two years old, either.

The \$115.50 in a Declared Interest Account will start a new Account Year on July 21, 2007. Interest will be credited to the Account until July 21, 2008 at a rate of 4.85%.

Remember, the above are only an example of how the Policy operates and are not an indication of rates LSW will declare, the future of the S&P 500 Index, or amounts that may be credited to any of your Accounts.

Withdrawals

Partial Withdrawals may be taken from your annuity, subject to IRS rules. A Partial Withdrawal affects both the Accumulation Value and the Policy Value (described later). The Accumulation Value is reduced by the amount of the Partial Withdrawal including Withdrawal Charges assessed.

Beginning in the second Policy Year and in each Policy Year thereafter, you may withdraw up to 10% of your annuity's Accumulation Value without a Withdrawal Charge (**Free Withdrawal Amount**). This feature is not cumulative. Any Withdrawal made during the first Policy Year will incur a Withdrawal Charge on the amount withdrawn. Withdrawals after the first Policy Year that exceed 10% of the annuity's Accumulation Value will incur a Withdrawal Charge on the excess over the Free Withdrawal Amount. Withdrawal Charges are applied as a percentage of the amount withdrawn in excess of the available Free Withdrawal Amount. There are no Withdrawal Charges after the 10th Policy Year.

If you elect to make a Total Withdrawal from your *SecurePlus Gold* annuity, we will pay you the Cash Value. The Cash Value is the greater of a) or b) where:

- is the Accumulation Value minus a Withdrawal Charge, and
- is the Policy Value defined at right.

You may request that we pay the Cash Value under one of the Payment Options in your Policy. If you do so after the fifth Policy Year, we will provide an annuity based on the calculation of the Cash Value without application of Withdrawal Charges.

Because of the Withdrawal Charge, withdrawals from your *SecurePlus Gold* during the first 10 Policy Years could result in a loss of a portion of your premiums paid. See Table 1 below.

**TABLE 1
WITHDRAWAL CHARGES**

Policy Year	1	2	3	4	5	6	7	8	9	10	11+
Withdrawal Charge %	10	9	8	7	6	5	4	3	2	1	0

Policy Value

SecurePlus Gold provides a guaranteed minimum value to your annuity, called the Policy Value. The Death Benefit, the annuitization benefit, and the Cash Value can never be less than the Policy Value.

The calculation of the Policy Value is independent of the calculation of the Accumulation Value for the first ten Policy Years. The minimum Policy Value is equal to the accumulation of 90% of each premium at an annual rate of at least 1.95% (may vary by state), reduced by Partial Withdrawals, excluding any Withdrawal Charges assessed.

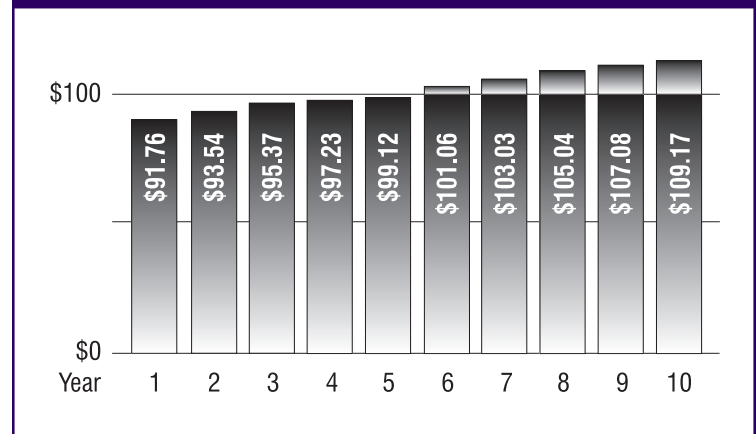
On the tenth anniversary of the issue date and annually thereafter, the Policy Value may be increased by Excess Interest. Excess Interest is the excess of a) over b) where:

- is total interest credited to the Accumulation Value since issue of the Policy, and
- is total interest credited to the Policy Value since issue of the Policy.

Once Excess Interest is credited to the Policy Value, it becomes part of the Policy Value and earns interest at an annual rate of at least 1.95%.

No matter what the performance of the S&P 500 Index may be, *SecurePlus Gold* assures you that, within six years of its payment, the Policy Value attributable to each premium will be greater than the amount of such premium received. This is so, even if the S&P 500 Index Annual Percentage Change declines every year. Graph 2 shows the guaranteed minimum value for the first 10 years following premium payment for every \$100 of premium you pay us.

**GRAPH 2
GUARANTEED MINIMUM POLICY VALUE
FOR EVERY \$100 IN PREMIUM PAID**



I have read and the agent has explained the information presented on this page. _____ (initial)

Right to Examine This Policy

You have a right to a complete refund of your total premium payments at any time within 30 days of receiving your annuity Policy. To exercise this right, you must return your Policy with a written request for a refund.

Premium Taxes

Some states charge a premium tax on annuities. A few states levy the tax when you pay a premium. Others charge it upon withdrawal or selection of a Payment Option. If we must pay this tax, we will deduct it from your Policy Benefits.

Questions?

If you have questions, you may ask them of your agent. You may also call our Home Office. Our telephone number is **800-579-2878**. When you call, please say that you have questions about your *SecurePlus Gold Equity-Indexed and Declared Interest Rate Annuity*. We will be glad to hear from you.

Please Tell Us If You Understand

Please do not rely on any statements about *SecurePlus Gold* that are not consistent with what is described in this Summary, in the annuity Policy form, or in other material published by LSW. Please consult your annuity Policy form for further details.

If you have initialed each previous page, then please sign here. By signing here, you are telling us that you have read and the agent has explained the contents of this Summary.

This original is to be enclosed with your application. We will send you a copy of this original with your Policy.

Thank You.

***We Appreciate Your Business and
Your Confidence in LSW.***

Print Owner Name

Social Security No.

Owner Signature

Date

Print Agent Name

Agent No.

Agent Signature

Date

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LSW

LIFE INSURANCE COMPANY OF THE SOUTHWEST

A Member of the National Life Group®

1300 WEST MOCKINGBIRD LANE, DALLAS, TEXAS 75247-4921

800-579-2878

www.lifeofsouthwest.com

Application for Annuity

Life Insurance Company of the Southwest (LSW)
1300 W. Mockingbird Ln. • Dallas, TX 75247-4921 • Service 800-579-2878

Section I - Owner/Joint Owner/Annuitant

Owner's Name	SS No or Taxpayer ID	DOB (m/d/yy)	Age	Sex

Home Address	City	State	Zip Code

Home Phone Number	Home Fax Number	Home e-mail Address

Annuitant's Name (if different from Owner)	SS No or Taxpayer ID	DOB (m/d/yy)	Age	Sex

Home Address	City	State	Zip Code

Home Phone Number	Home Fax Number	Home e-mail Address

Joint Owner's Name (if applicable, non-qualified only)	SS No or Taxpayer ID	DOB (m/d/yy)	Age	Sex

Home Address	City	State	Zip Code

Home Phone Number	Home Fax Number	Home e-mail Address

Employer	Work e-mail Address

WorkAddress	City	State	Zip Code

Work Phone Number	Work Fax Number	Occupation or Job Title	Hire Date (m/d/yy)	Annual Salary

S0105

SECTION II - Beneficiary

Beneficiary	Relationship	Share

Contingent Beneficiary	Relationship	Share

S0201

SECTION III - Premium

Documentation Submitted With App: Single Transfer(s) or Rollover(s)

Amount Paid with Application	Rollover/Transfer (Approximate)	Planned Premium

First Salary Reduction To Be Made (m/d/yyyy)

Payable How? Salary/Reduction Pre-Authorized Check Plan Direct (Check) **Salary Reduction Only:**

Payable How Often? Bi-Weekly (every two weeks) Monthly Semi-Monthly (twice a month) Quarterly Semi-Annually Annually

Single Other _____ Circle Months to Skip Payments: Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec

Special Instructions for Future Billing

Change _____

Premium Allocation – Must be whole numbers and sum to 100%.

Initial Transfer: Declared Interest Account _____% + Ending Index Account _____% + Average Index Account _____% = **100%**

Planned Periodic Premium: Declared Interest Account _____% + Ending Index Account _____% + Average Index Account _____% = **100%**

S0303

Form No. 7909 I

SecurePlus Gold

Form No. 7909

SECTION IV - Plan Selected

SecurePlus® Gold Flexible Premium Equity-Indexed and Declared Interest Annuity

SO401

SECTION V - Plan Qualification

403(b) TSA 457 Def. Comp Pension/Profit Sharing IRA ROTH IRA IRA Rollover Non-Qualified Other(specify) _____

SO503

SECTION VI - Existing Insurance

Will the annuity applied for replace any of the existing insurance or annuity? Yes No (Applicant to check box)

If yes, provide _____ and complete appropriate replacement and exchange forms.

SO601

(Name of Company)

SECTION VII - Remarks

SO701

SECTION VIII - For Home Office Endorsement Only (Not applicable in Pennsylvania or West Virginia)

SO801

SECTION IX - Fraud Warnings and Notices

FL - Notice: Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony in the third degree. **KY/ME/OH -** Any person who knowingly and with intent to injure, defraud, or deceive any insurer files an application for insurance containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime. **LA -** Any person who knowingly presents false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison. **NJ - Notice:** Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties. **AK/NM/PA - Warning:** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties. **VA -** Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement may have violated state law. **Notice to Residents of AZ:** The annuity to which this application is attached may be returned within 31 days after it is received. Return it to our Home Office or to the agent through whom it was purchased. If returned, we will cancel the annuity and return any premium paid. Upon written request from the Owner, we will provide within a reasonable time, factual information regarding the benefits and provisions of the annuity to which this application is attached.

SO901

SECTION X - Acknowledgments

The Annuitant and the Owner, if other than the Annuitant; (1) represents, to the best of their knowledge and belief, that all statements and answers contained herein are full, complete and true as written and are correctly recorded; and, (2) expressly agrees as follows:

1. This application and the answers and agreements contained herein shall be the basis of, a part of the consideration for and a part of the annuity hereby applied for.
2. The payment of premium constitutes consideration to the Company for the granting of an annuity and upon payment becomes the absolute property of the Company.
3. If proof of age is not given with this application, the Annuitant(s) will furnish the Company with such proof before annuity payments begin.
4. The annuity applied for shall take effect on the date the premium is received by the Company in its Home Office. The *SecurePlus* single premium deferred annuities shall take effect on the 7th, 14th, 21st or 28th of the month following or coincident with the date the premium is received by the Company in its Home Office.
5. The Company is authorized to amend this application by an appropriate notation in the space designated "For Home Office Endorsement Only" in order to correct apparent errors or omissions. The acceptance of any annuity issued on this application shall constitute acceptance and ratification of the beneficiary designation, if any, in such annuity and of any amendments contemplated above except that no change shall be made in the plan of annuity or benefits without the written acceptance of the Annuitant(s) or of the Owner if other than the Annuitant(s).

Under the penalties of perjury, I certify that the Taxpayer Identification Number is true, correct, and complete.

SI001

SECTION XI - Signature and Agent Information

Dated at (city/state) _____ on (month/day/year) _____

Signature of Owner _____ Signature of Annuitant (if different from Owner) _____

Signature of Joint Owner (if applicable) _____

To the best of my knowledge, a replacement is is not involved in this transaction. (Agent to check box.) Florida License ID No. _____

Signature of Agent _____ Soliciting Agent (print) _____ Agent No. _____ Percent _____

Agent Phone Number _____ Other Agent (print) _____ Agent No. _____ Percent _____

Trail Commission Option for *SecurePlus Gold*

SI102

SECTION XII - Disclosure Information

I have received a copy of the disclosure material and understand that the results shown, other than the guaranteed minimum values, are not guarantees, promises or warranties.

Applicant Signature _____ Date _____

I certify that the disclosure material has been presented to the applicant and a copy was provided to the applicant. I have not made statements that differ from this material nor have I made any promises about the expected future equity values of this contract.

Agent Signature _____ Date _____

SI201