



Modified Commission Products by State

Life Insurance Company of the Southwest (LSW) Products

	Alabama	Alaska	California	Delaware	Iowa	Minnesota	Nevada	New Jersey	Ohio	Oklahoma	Oregon	South Carolina	Texas	Utah	Washington
SECURE PLUS GOLD**	M	M	M	M		M	M	M	M	M	M		M	M	M
SECURE PLUS PARAMOUNT 5**	M	M	M	M	L	M	M	M	M	M	M	M	M	M	M
SECURE PLUS PREFERRED 2		M	M			M		M						M	
SECURE PLUS PREFERRED 6		M	M			M		M						M	
SECURE PLUS MARQUEE 3	M			M			M		M	M		M	M		
SECURE PLUS MARQUEE 8	M			M			M		M	M		M	M		
FPDA 1**											L				
SECURE PLUS RELIANCE**	M	M	M	M	L	M	M		M	M			M	M	M
RETIRE ONE**											L				
FIT INCOME PLUS			M												
FIT GUARANTEED INCOME			M												
FIT CHOICE			M												
FIT FOUNDATION			M												
SECURE PLUS FORTE*													T		
SECURE PLUS FLEXURA*													M		
SECURE PLUS FLEXURA 5*			M										M		
SECURE PLUS FLEXURA PLUS*			M										M		

L = Limited Availability - Product available ONLY in state indicated

M = Modified Commissions - See Modified Commission Pages

T = Modified Commissions - See Texas Commission Pages

*** = These products are available on the Balanced Opportunity Platform (BOP)**

**** = These products have limited availability**

This is not a product approval listing.
States with modified commissions require a modified
withdrawal charge pattern on certain LSW annuities.



National Life
Group*

Commission Schedule

Life Insurance Company of the Southwest (LSW) Products

Table of First-Year and Renewal Commissions (Commissions under this schedule shall be immediately vested.)

Plan	Issue Age	Commissions [‡]			Service Fee [‡]	
		First Year	Renewal	Years Applicable	Percent	Years Applicable
SecurePlus Elite 5	0-55	6.0000	3.0000	2-10	1.5000	11+
	66-75	6.0000	3.0000	2-5		
SecurePlus Gold See Mod Comm Pages* LTD AVAIL	0-75	5.0000	2.5000	2-10	1.5000	11+
	76-80	3.5000	1.7500	2-10	0.7500	11+
	81-85	2.0000	1.0000	2-10	0.2500	11+
SecurePlus Gold TSA/457 See Mod Comm Pages* LTD AVAIL	0-75	5.0000	2.5000	2-10	1.5000	11+
	76-80	3.5000	1.7500	2-10	0.7500	11+
	81-85	2.0000	1.0000	2-10	0.2500	11+
SecurePlus Platinum	0-70	6.0000	3.0000	2-10	1.5000	11+
	71-75	4.5000	2.3250	2-10	1.2500	11+
	76-80	3.0000	1.6500	2-10	0.7500	11+
	0-70	6.0000	3.0000	2-5		
	71-75	4.5000	2.3250	2-5		
	76-80	3.0000	1.6500	2-5		
SecurePlus Paramount 5** IA Only LTD AVAIL	0-75	5.0000	2.7500	2-10	1.5000	11+
	0-75	5.0000	2.7500	2		
			2.5000	3		
			1.5000	4-5		
			0.6000	6-7		
			0.0000	8+		
	76-80	3.5000	1.2000	2		
			0.0000	3+		
SecurePlus Paramount 5** TSA/457 IA Only LTD AVAIL	0-75	5.0000	2.7500	2-10	1.5000	11+
	0-75	5.0000	2.7500	2		
			2.5000	3		
			1.5000	4-5		
			0.6000	6-7		
			0.0000	8+		
	76-80	3.5000	1.2000	2		
			0.0000	3+		
SecurePlus Preferred 2 See Mod Comm Pages*	0-75	5.0000	NA	NA	NA	NA
	76-80	3.5000	NA	NA	NA	NA
	81-85	2.2500	NA	NA	NA	NA
SecurePlus Preferred 6** See Mod Comm Pages*	0-75	5.0000	NA	NA	NA	NA
	76-80	3.5000	NA	NA	NA	NA
SecurePlus Marquee 3 See Mod Comm Pages*	0-75	5.0000	NA	NA	NA	NA
	76-80	3.5000	NA	NA	NA	NA
	81-85	2.2500	NA	NA	NA	NA
SecurePlus Marquee 8** See Mod Comm Pages*	0-75	5.0000	NA	NA	NA	NA
	76-80	3.5000	NA	NA	NA	NA

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A15 (1219) Commission grid is not an approval listing. Please consult the LSW website for product availability.



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Commission Schedule

Life Insurance Company of the Southwest (LSW) Products

Table of First-Year and Renewal Commissions (Commissions under this schedule shall be immediately vested.)

Plan	Issue Age	Commissions [‡]			Service Fee [‡]	
		First Year	Renewal	Years Applicable	Percent	Years Applicable
RetireMax FPDA 1 OR Only	0-65	4.5000	2.7500	2-5		
			2.2500	6-7		
			1.7500	8+		
	66-75	3.5000	2.2500	2-5		
			1.7500	6-7		
			1.7500	8+		
	Single Sum 0-70	4.0000	2.7500	2-3		
			1.7500	4-5		
			0.6000	6-7		
			0.6000	8+		
	71-75	3.5000	2.2500	2-3		
			1.5000	4-5		
			0.6000	6-7		
			0.6000	8+		
RetireMax FPDA 2	0-70	4.1250	2.0625	2-5		
			1.1875	6-10	0.0000	11+
	71-75	3.1875	1.5625	2-5		
			0.8750	6-10	0.0000	11+
	76-80	2.0625	0.9375	2-5		
			0.5438	6-10	0.0000	11+
	81-85	1.0313	0.5013	2-5		
			0.2938	6-10	0.0000	11+
SecurePlus Reliance IA Only - LTD AVAIL	0-45	5.0000	2.5000	2-10	1.5000	11+
		46-50	5.0000	2.0000	1.5000	11+
	51-75	4.2500	2.0000	2-5		
			1.5000	6-10	1.5000	11+
	Single Sum 0-45	5.0000	2.5000	2-5		
			1.5000	6-10	0.0000	11+
	46-50	5.0000	2.0000	2-5		
			1.2000	6-10	0.0000	11+
	51-75	4.2500	2.0000	2-4		
			1.2000	5-10	0.0000	11+
	All Premium 76-80	3.5000	1.2000	2-10	0.0000	11+
		81-85	2.0000	1.0000	0.0000	11+
RetireMax Millennium Flex	0-70	4.1250	2.0625	2-5		
			1.1875	6-10	0.0000	11+
	71-75	3.1875	1.5625	2-5		
			0.8750	6-10	0.0000	11+
	76-80	2.0625	0.9375	2-5		
			0.5438	6-10	0.0000	11+
	81-85	1.0313	0.5013	2-5		
			0.2938	6-10	0.0000	11+

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Plan	Issue Age	Commissions [‡]			Service Fee [‡]	
		First Year	Renewal	Years Applicable	Percent	Years Applicable
RetireOne OR Only	0-70	4.0000	2.7500	2-3		
			1.7500	4-5		
			0.6000	6-7		
			0.6000	8-10	0.6000	11+
	71-75	3.5000	2.2500	2-3		
			1.5000	4-5		
			0.6000	6-7		
			0.6000	8-10	0.6000	11+
	76-80	2.5000	1.7500	2-3		
			0.9000	4-5		
			0.6000	6-7		
			0.6000	8-10	0.6000	11+
	81-85	2.2500	1.2000	2-3		
			0.6000	4-7		
			0.6000	8-10	0.6000	11+
RetireMax Secure 5	0-80	1.3500	NA	NA	NA	NA
	81-85	1.0500	NA	NA	NA	NA
SPIA	All Ages	1.3750	NA	NA	NA	NA
Fit Income Plus See Mod Comm Pages*	0-70	5.0000	NA	NA	NA	NA
	71-75	3.7500	NA	NA	NA	NA
FIT Guaranteed Income See Mod Comm Pages*	0-70	5.0000	NA	NA	NA	NA
	71-75	3.7500	NA	NA	NA	NA
	76-80	2.5000	NA	NA	NA	NA
	81-85	1.2500	NA	NA	NA	NA
FIT Foundation See Mod Comm Pages*	0-70	5.0000	NA	NA	NA	NA
	71-75	3.7500	NA	NA	NA	NA
	76-80	2.5000	NA	NA	NA	NA
	81-85	1.2500	NA	NA	NA	NA
FIT Choice See Mod Comm Pages*	0-70	5.0000	NA	NA	NA	NA
	71-75	3.7500	NA	NA	NA	NA
	76-80	2.5000	NA	NA	NA	NA
	81-85	1.2500	NA	NA	NA	NA
FIT Rewards Growth Single Sum	0-70	5.0000	2.5000	2-10	1.5000	11+
	71-75	3.7500	1.9500	2-10	1.2500	11+
	0-70	5.0000	2.5000	2-5		
	71-75	3.7500	1.9500	2-5		
FIT Select Income Single Sum	0-70	5.0000	2.5000	2-10	1.5000	11+
	71-75	3.7500	1.9500	2-10	1.2500	11+
	0-70	5.0000	2.5000	2-5		
	71-75	3.7500	1.9500	2-5		
FIT Secure Growth Single Sum	0-70	5.0000	2.5000	2-10	1.5000	11+
	71-75	3.7500	1.9500	2-10	1.2500	11+
	76-80	2.5000	1.4000	2-10	0.7500	11+
	0-70	5.0000	2.5000	2-5		
	71-75	3.7500	1.9500	2-5		

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Plan	Issue Age	Commissions [‡]			Service Fee [‡]	
		First Year	Renewal	Years Applicable	Percent	Years Applicable
FIT Certain Income	0-70	5.0000	2.5000	2-10	1.5000	11+
	71-75	3.7500	1.9500	2-10	1.2500	11+
	76-80	2.5000	1.4000	2-10	0.7500	11+
	Single Sum	0-70	5.0000	2.5000	2-5	
		71-75	3.7500	1.9500	2-5	
		76-80	2.5000	1.4000	2-5	
SecurePlus Flexura	Single Sum	0-75	4.2500	2.0000	2-10	1.2000
		0-75	4.2500	2.0000	2-10	1.2000
	All Premium	76-80	3.1250	1.5000	2-10	0.6000
		81-85	2.0000	0.9000	2-10	0.3000
SecurePlus Flexura 5** See Mod Comm Pages* BOP/Platform	Single Sum	0-75	4.2500	2.6250	2-10	1.2000
		0-75	4.2500	2.6250	2	
			2.0000	3		
			0.9000	4-5		
			0.6000	6-7		
			0.0000	8+		
	All Premium	76-80	3.1250	0.9000	2	
			0.0000	3+		
	Single Sum	0-45	4.2500	2.0000	2-10	1.2000
		46-50	4.2500	1.7500	2-10	1.2000
		51-75	4.0000	1.7500	2-5	
			1.2000	6-10	1.2000	11+
		0-45	4.2500	2.0000	2-5	
			1.2000	6-10	0.0000	11+
		46-50	4.2500	1.7500	2-5	
			1.2000	6-10	0.0000	11+
SecurePlus Flexura Plus See Mod Comm Pages* BOP/Platform	All Premium	51-75	4.0000	1.7500	2-4	
	Single Sum		0.9000	5-10	0.0000	11+
		76-80	3.1250	0.9000	2-10	0.0000
		81-85	2.0000	0.9000	2-10	0.0000
		0-55	7.8750	3.1250	2-5	
			2.0000	6-10	1.2000	11+
		56-60	6.0000	3.1250	2	
			2.5000	3-5		
			2.0000	6-10	1.2000	11+
		61-70	4.5000	2.0000	2-10	1.2000
SecurePlus Forte See Texas Comm Pages BOP/Platform	Single Sum	0-55	7.1250	4.5000	2-4	
	Single Sum	56-70	6.7500	3.1250	5	
			3.1250	6		
			2.0000	7-8		
			0.9000	9-10	0.3000	11+
		0-55	5.7000	2.7000	2-10	1.2000
		0-55	5.7000	2.7000	2-5	
SecurePlus Forte 5	Single Sum	0-55	5.7000	2.7000	2-10	1.2000
		0-55	5.7000	2.7000	2-5	

BOP/Platform

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Commission Schedule – Texas Only

Life Insurance Company of the Southwest (LSW) Products

Table of First-Year and Renewal Commissions (Commissions under this schedule shall be immediately vested.)

Plan		Commissions [†]			Service Fee [†]		
	Issue Age	First Year	Renewal	Years Applicable	Percent	Years Applicable	
SecurePlus Forte BOP/Platform	0-55	7.8750	3.1250	2-5			
			2.0000	6-10	1.2000	11+	
	56-60	6.0000	3.1250	2			
			2.5000	3-5			
			2.0000	6-10	1.2000	11+	
	61-70	4.5000	2.0000	2-10	1.2000	11+	
	Single Sum	0-55	6.7500	3.7500	2-4		
		56-70	6.0000	2.5000	5		
				2.5000	6		
				1.7500	7-8		
			0.3000	9-10	0.3000	11+	
FIT Rewards Growth BOP/Platform	Single Sum	0-70	4.7000	2.2000	2-10	1.2000	11+
		71-75	3.4500	1.6500	2-10	0.9500	11+
		0-70	4.7000	2.2000	2-5		
		71-75	3.4500	1.6500	2-5		
FIT Select Income BOP/Platform	Single Sum	0-70	4.7000	2.2000	2-10	1.2000	11+
		71-75	3.4500	1.6500	2-10	0.9500	11+
		0-70	4.7000	2.2000	2-5		
		71-75	3.4500	1.6500	2-5		
FIT Secure Growth BOP/Platform	Single Sum	0-70	4.7000	2.2000	2-10	1.2000	11+
		71-75	3.4500	1.6500	2-10	0.9500	11+
		76-80	2.2000	1.1000	2-10	0.4500	11+
		0-70	4.7000	2.2000	2-5		
		71-75	3.4500	1.6500	2-5		
		76-80	2.2000	1.1000	2-5		
FIT Certain Income BOP/Platform	Single Sum	0-70	4.7000	2.2000	2-10	1.2000	11+
		71-75	3.4500	1.6500	2-10	0.9500	11+
		76-80	2.2000	1.1000	2-10	0.4500	11+
		0-70	4.7000	2.2000	2-5		
		71-75	3.4500	1.6500	2-5		
		76-80	2.2000	1.1000	2-5		



National Life
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Commission Schedule – Modified Commissions*

Life Insurance Company of the Southwest (LSW) Products

Table of First-Year and Renewal Commissions (Commissions under this schedule shall be immediately vested.)

Plan		Commissions [†]			Service Fee [‡]		
	Issue Age	First Year	Renewal	Years Applicable	Percent	Years Applicable	
SecurePlus Gold LTD AVAIL	Single Sum	0-58	5.0000	2.5000	2-10	1.5000	11+
		59-75	4.2500	2.1250	2-10	1.5000	11+
	All Premium	0-58	5.0000	2.5000	2-10	1.5000	11+
		59-75	4.2500	2.1250	2-10	1.5000	11+
		76-80	3.5000	1.7500	2-10	0.7500	11+
		81-85	2.0000	1.0000	2-10	0.2500	11+
SecurePlus Gold TSA/457 LTD AVAIL	Single Premium	0-58	5.0000	2.5000	2-10	1.5000	11+
		59-75	4.2500	2.1250	2-10	1.5000	11+
	All Premium	0-58	5.0000	2.5000	2-10	1.5000	11+
		59-75	4.2500	2.1250	2-10	1.5000	11+
		76-80	3.5000	1.7500	2-10	0.7500	11+
		81-85	2.0000	1.0000	2-10	0.2500	11+
SecurePlus Paramount 5** IA Only LTD AVAIL	Single Sum	0-58	5.0000	2.7500	2-10	1.5000	11+
		59-75	4.2500	2.5000	2-10	1.5000	11+
	0-58	5.0000	2.7500	2			
			2.5000	3			
			1.5000	4-5			
			0.6000	6-7			
			0.0000	8+			
	59-75	4.2500	2.5000	2			
			2.0000	3			
			1.2000	4-5			
			0.6000	6-7			
			0.0000	8+			
	All Premium	76-80	3.5000	1.2000	2		
				0.0000	3+		
SecurePlus Paramount 5** TSA/457 IA Only LTD AVAIL	Single Sum	0-58	5.0000	2.7500	2-10	1.5000	11+
		59-75	4.2500	2.5000	2-10	1.5000	11+
	0-58	5.0000	2.7500	2			
			2.5000	3			
			1.5000	4-5			
			0.6000	6-7			
			0.0000	8+			
	59-75	4.2500	2.5000	2			
			2.0000	3			
			1.2000	4-5			
			0.6000	6-7			
			0.0000	8+			
	All Premium	76-80	3.5000	1.2000	2		
				0.0000	3+		
SecurePlus Preferred 2	0-58	5.0000	NA	NA	NA	NA	
	59-75	4.2500	NA	NA	NA	NA	
	76-80	3.1250	NA	NA	NA	NA	
	81-85	2.1250	NA	NA	NA	NA	
SecurePlus Preferred 6**	0-58	5.0000	NA	NA	NA	NA	
	59-75	4.2500	NA	NA	NA	NA	
	76-80	3.1250	NA	NA	NA	NA	

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Plan	Issue Age	Commissions [†]			Service Fee [‡]	
		First Year	Renewal	Years Applicable	Percent	Years Applicable
SecurePlus Marquee 3	0-58	5.0000	NA	NA	NA	NA
	59-75	4.2500	NA	NA	NA	NA
	76-80	3.1250	NA	NA	NA	NA
	81-85	2.1250	NA	NA	NA	NA
SecurePlus Marquee 8**	0-58	5.0000	NA	NA	NA	NA
	59-75	4.2500	NA	NA	NA	NA
	76-80	3.1250	NA	NA	NA	NA
SecurePlus Reliance IA Only LTD AVAIL	0-45	5.0000	2.5000	2-10	1.5000	11+
	46-50	5.0000	2.0000	2-10	1.5000	11+
	51-58	4.2500	2.0000	2-5		
			1.5000	6-10	1.5000	11+
	59-75	4.2500	2.1250	2-5		
			1.5000	6-10	1.5000	11+
	Single Sum 0-45	5.0000	2.5000	2-5		
			1.5000	6-10	0.0000	11+
	46-50	5.0000	2.0000	2-5		
			1.2000	6-10	0.0000	11+
	51-58	4.2500	2.0000	2-4		
			1.2000	5-10	0.0000	11+
	59-75	4.2500	2.0000	2-4		
			1.2000	5-10	0.0000	11+
	All Premium 76-80	3.5000	1.2000	2-10	0.0000	11+
			1.0000	2-10	0.0000	11+
Fit Income Plus CA ONLY	0-70	4.4500	NA	NA	NA	NA
	71-75	3.3500	NA	NA	NA	NA
FIT Guaranteed Income CA ONLY	0-70	4.4500	NA	NA	NA	NA
	71-75	3.3500	NA	NA	NA	NA
	76-80	2.2500	NA	NA	NA	NA
	81-85	1.1000	NA	NA	NA	NA
FIT Foundation CA ONLY	0-70	4.4500	NA	NA	NA	NA
	71-75	3.3500	NA	NA	NA	NA
	76-80	2.2500	NA	NA	NA	NA
	81-85	1.1000	NA	NA	NA	NA
FIT Choice CA ONLY	0-70	4.4500	NA	NA	NA	NA
	71-75	3.3500	NA	NA	NA	NA
	76-80	2.2500	NA	NA	NA	NA
	81-85	1.1000	NA	NA	NA	NA
SecurePlus Flexura BOP/Platform	0-58	4.2500	2.0000	2-10	1.2000	11+
	59-75	3.7500	1.5000	2-10	0.9000	11+
	Single Premium 0-58	4.2500	2.0000	2-10	1.2000	11+
			1.7500	2-10	1.2000	11+
	All Premium 76-80	3.1250	1.5000	2-10	0.6000	11+
			1.2000	2-10	0.6000	11+

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	Issue Age	First Year	Renewal	Years Applicable	Percent	Years Applicable	
SecurePlus Flexura 5** BOP/Platform	Single Sum	0-58	4.2500	2.6250	2-10	1.2000	11+
		59-75	4.0000	2.2500	2-10	1.2000	11+
		0-58	4.2500	2.6250	2		
				2.0000	3		
				1.2000	4-5		
				0.6000	6-7		
				0.0000	8+		
	59-75	4.0000	2.2500	2			
			1.7500	3			
			0.9000	4-5			
			0.6000	6-7			
			0.0000	8+			
	All Premium	76-80	3.1250	0.9000	2		
				0.0000	3+		
SecurePlus Flexura Plus BOP/Platform	Single Sum	0-45	4.2500	2.0000	2-10	1.2000	11+
		46-50	4.2500	1.7500	2-10	1.2000	11+
		51-58	4.0000	1.7500	2-5		
				1.2000	6-10	1.2000	11+
		59-75	3.7500	1.7500	2-5		
				1.2000	6-10	1.2000	11+
		0-45	4.2500	2.0000	2-5		
				1.2000	6-10	0.0000	11+
		46-50	4.2500	1.7500	2-5		
				0.9000	6-10	0.0000	11+
	All Premium	51-58	4.0000	1.7500	2-4		
				0.9000	5-10	0.0000	11+
		59-75	3.7500	1.7500	2-4		
				0.9000	5-10	0.0000	11+
	76-80	3.1250	0.9000	2-10	0.0000	11+	
	81-85	2.0000	0.9000	2-10	0.0000	11+	

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Trail Commission Schedule

Life Insurance Company of the Southwest (LSW)

Table of First-Year and Renewal Commissions (Commissions under this schedule shall be immediately vested.)

Plan	Issue Age	Commissions ^{†#}				Service Fee ^{†#}	
		First Year	Renewal	Trail	Years Applicable	Percent	Years Applicable
SecurePlus Elite 5 Trail A	0-55	1.3750	0.6875		2-10	0.6875	11+
	Single Sum	00-55	1.3750	0.6875	2-5		
	Annual Trail	All	NA	0.4332	2-10	0.4332	11+
SecurePlus Elite 5 Trail B	0-55	0.6750	NA	NA	NA	NA	NA
	Single Sum	00-55	0.6750	NA	NA	NA	NA
	Annual Trail	All	NA	0.5100	2-10	0.5100	11+
SecurePlus Gold LTD AVAIL	0-75	1.7500	NA	NA	NA	NA	NA
	76-80	1.0000	NA	NA	NA	NA	NA
	81-85	0.2500	NA	NA	NA	NA	NA
	Annual Trail	All	NA	0.6500	2-10	0.6500	11+
SecurePlus Platinum Trail A	0-70	1.3750	0.6875		2-10	0.6875	11+
	71-75	1.0313	0.5156		2-10	0.5156	11+
	76-80	0.6875	0.3438		2-10	0.3438	11+
	Single Sum	0-70	1.3750	0.6875	2-5		
		71-75	1.0313	0.5156	2-5		
		76-80	0.6875	0.3438	2-5		
	Annual Trail	0-70	NA	NA	2-10	0.4332	11+
		71-75	NA	0.4332	2-10	0.4332	11+
		76-80	NA	0.4332	2-10	0.4332	11+
SecurePlus Platinum Trail B	0-70	0.6750	NA	NA	NA	NA	NA
	71-75	0.5100	NA	NA	NA	NA	NA
	76-80	0.5100	NA	NA	NA	NA	NA
	Single Sum	0-70	0.6750	NA	NA	NA	NA
		71-75	0.5100	NA	NA	NA	NA
		76-80	0.5100	NA	NA	NA	NA
	Annual Trail	0-70	NA	0.5100	2-10	0.5100	11+
		71-75	NA	0.5100	2-10	0.5100	11+
		76-80	NA	0.5100	2-10	0.5100	11+
SecurePlus Paramount 5** Trail A IA Only LTD AVAIL	0-75	1.7500	NA	NA	NA	NA	NA
	76-80	1.0000	NA	NA	NA	NA	NA
	81-85	0.6000	NA	NA	NA	NA	NA
	Annual Trail	All	NA	0.6500	2-10	0.6500	11+
SecurePlus Paramount 5** Trail B IA Only LTD AVAIL	0-75	3.8750	2.1250		2-10	0.7500	11+
	Single Sum	00-75	3.8750	2.1250	2		
			1.6250		3		
			0.7500		4-5		
			0.0000		6-7		
			0.0000		8+		
	All Premium	76-80	2.6250	0.4125	2		
			0.0000		3+		
	Annual Trail	All	NA	0.1620	2-10	0.1620	11+
SecurePlus Preferred 2 Trail A	0-75	1.7500	NA	NA	NA	NA	NA
	76-80	0.9000	NA	NA	NA	NA	NA
	81-85	0.6500	NA	NA	NA	NA	NA
	Annual Trail	All	NA	0.6500	2-10	0.6500	11+

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Trail Commission Schedule

Life Insurance Company of the Southwest (LSW)

Table of First-Year and Renewal Commissions (Commissions under this schedule shall be immediately vested.)

Plan	Issue Age	Commissions ^{†#}				Service Fee ^{†#}	
		First Year	Renewal	Trail	Years Applicable	Percent	Years Applicable
SecurePlus Preferred 2 Trail B	0-75	3.8750	NA	NA	NA	NA	NA
	76-80	2.6250	NA	NA	NA	NA	NA
	81-85	1.6250	NA	NA	NA	NA	NA
	Annual Trail	NA	NA	0.1620	2-10	0.1620	11+
SecurePlus Preferred 2 Trail A Modified Commissions*	0-58	1.7500	NA	NA	NA	NA	NA
	59-75	1.5000	NA	NA	NA	NA	NA
	76-80	0.9000	NA	NA	NA	NA	NA
	81-85	0.6500	NA	NA	NA	NA	NA
	Annual Trail	NA	NA	0.6500	2-10	0.6500	11+
SecurePlus Preferred 2 Trail B Modified Commissions*	0-58	3.8750	NA	NA	NA	NA	NA
	59-75	3.6250	NA	NA	NA	NA	NA
	76-80	2.4375	NA	NA	NA	NA	NA
	81-85	1.5000	NA	NA	NA	NA	NA
	Annual Trail	NA	NA	0.1620	2-10	0.1620	11+
SecurePlus Preferred 6** Trail A	0-75	1.7500	NA	NA	NA	NA	NA
	76-80	0.9000	NA	NA	NA	NA	NA
	Annual Trail	NA	NA	0.6500	2-10	0.6500	11+
SecurePlus Preferred 6** Trail B	0-75	3.8750	NA	NA	NA	NA	NA
	76-80	2.6250	NA	NA	NA	NA	NA
	Annual Trail	NA	NA	0.1620	2-10	0.1620	11+
SecurePlus Preferred 6** Trail A Modified Commissions*	0-58	1.7500	NA	NA	NA	NA	NA
	59-75	1.5000	NA	NA	NA	NA	NA
	76-80	0.9000	NA	NA	NA	NA	NA
	Annual Trail	NA	NA	0.6500	2-10	0.6500	11+
SecurePlus Preferred 6** Trail B Modified Commissions*	0-58	3.8750	NA	NA	NA	NA	NA
	59-75	3.6250	NA	NA	NA	NA	NA
	76-80	2.4375	NA	NA	NA	NA	NA
	Annual Trail	NA	NA	0.1620	2-10	0.1620	11+
SecurePlus Marquee 3 Trail A	0-75	1.7500	NA	NA	NA	NA	NA
	76-80	0.9000	NA	NA	NA	NA	NA
	81-85	0.6500	NA	NA	NA	NA	NA
	Annual Trail	NA	NA	0.6500	2-10	0.6500	11+
SecurePlus Marquee 3 Trail B	0-75	3.8750	NA	NA	NA	NA	NA
	76-80	2.6250	NA	NA	NA	NA	NA
	81-85	1.6250	NA	NA	NA	NA	NA
	Annual Trail	NA	NA	0.1620	2-10	0.1620	11+
SecurePlus Marquee 3 Trail A Modified Commissions*	0-58	1.7500	NA	NA	NA	NA	NA
	59-75	1.5000	NA	NA	NA	NA	NA
	76-80	0.9000	NA	NA	NA	NA	NA
	81-85	0.6500	NA	NA	NA	NA	NA
	Annual Trail	NA	NA	0.6500	2-10	0.6500	11+
SecurePlus Marquee 3 Trail B Modified Commissions*	0-58	3.8750	NA	NA	NA	NA	NA
	59-75	3.6250	NA	NA	NA	NA	NA
	76-80	2.4375	NA	NA	NA	NA	NA
	81-85	1.5000	NA	NA	NA	NA	NA
	Annual Trail	NA	NA	0.1620	2-10	0.1620	11+

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Trail Commission Schedule

Life Insurance Company of the Southwest (LSW)

Table of First-Year and Renewal Commissions (Commissions under this schedule shall be immediately vested.)

Plan	Issue Age	Commissions ^{†#}				Service Fee ^{†#}	
		First Year	Renewal	Trail	Years Applicable	Percent	Years Applicable
SecurePlus Marquee 8** Trail A	0-75	1.7500	NA	NA	NA	NA	NA
	76-80	0.9000	NA	NA	NA	NA	NA
	Annual Trail	All	NA	0.6500	2-10	0.6500	11+
SecurePlus Marquee 8** Trail B	0-75	3.8750	NA	NA	NA	NA	NA
	76-80	2.6250	NA	NA	NA	NA	NA
	Annual Trail	All	NA	0.1620	2-10	0.1620	11+
SecurePlus Marquee 8** Trail A Modified Commissions*	0-58	1.7500	NA	NA	NA	NA	NA
	59-75	1.5000	NA	NA	NA	NA	NA
	76-80	0.9000	NA	NA	NA	NA	NA
	Annual Trail	All	NA	0.6500	2-10	0.6500	11+
SecurePlus Marquee 8** Trail B Modified Commissions*	0-58	3.8750	NA	NA	NA	NA	NA
	59-75	3.6250	NA	NA	NA	NA	NA
	76-80	2.4375	NA	NA	NA	NA	NA
	Annual Trail	All	NA	0.1620	2-10	0.1620	11+
SecurePlus Reliance Trail A	0-75	1.7500	0.0000		2-10	0.0000	11+
	Single Sum	00-75	1.7500	0.0000	2-10	0.0000	11+
	All Premium	76-80	1.0000	0.0000	2-10	0.0000	11+
		81-85	0.2500	0.0000	2-10	0.0000	11+
	Annual Trail	All	NA	0.6500	2-10	0.6500	11+
SecurePlus Reliance Trail B IA Only LTD AVAIL	0-45	3.8750	1.6250		2-10	0.7500	11+
	46-50	3.8750	1.3500		2-10	0.7500	11+
	51-75	3.6250	1.3500		2-5		
	Single Sum		0.7500		6-10	0.7500	11+
		0-45	3.8750	1.6250	2-5		
			0.7500		6-10	0.0000	11+
	All Premium	46-50	3.8750	1.3500	2-5		
			0.6000		6-10	0.0000	11+
		51-75	3.6250	1.3500	2-4		
	Annual Trail		0.7500		5-10	0.0000	11+
		76-80	2.2292	0.6000	2-10	0.0000	11+
		81-85	1.6250	0.6000	2-10	0.0000	11+
		All	NA	0.1620	2-10	0.1620	11+
FIT Income Plus Trail A	0-70	3.3333	NA	NA	NA	NA	NA
	71-75	2.5000	NA	NA	NA	NA	NA
	Annual Trail	0-70	NA	0.2500	2-10	0.2500	11+
		71-75	NA	0.2361	2-10	0.2361	11+
FIT Income Plus Trail B	0-70	1.6667	NA	NA	NA	NA	NA
	71-75	1.2500	NA	NA	NA	NA	NA
	Annual Trail	0-70	NA	0.5000	2-10	0.5000	11+
		71-75	NA	0.4722	2-10	0.4722	11+
FIT Income Plus Trail A CA ONLY	0-70	2.7800	NA	NA	NA	NA	NA
	71-75	2.1000	NA	NA	NA	NA	NA
	Annual Trail	0-70	NA	0.2500	2-10	0.2500	11+
		71-75	NA	0.2361	2-10	0.2361	11+
FIT Income Plus Trail B CA ONLY	0-70	1.1200	NA	NA	NA	NA	NA
	71-75	0.8500	NA	NA	NA	NA	NA
	Annual Trail	0-70	NA	0.5000	2-10	0.5000	11+
		71-75	NA	0.4722	2-10	0.4722	11+

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Trail Commission Schedule

Life Insurance Company of the Southwest (LSW)

Table of First-Year and Renewal Commissions (Commissions under this schedule shall be immediately vested.)

Plan	Issue Age	Commissions ^{†#}				Service Fee ^{†#}	
		First Year	Renewal	Trail	Years Applicable	Percent	Years Applicable
FIT Guaranteed Income Trail A	0-70	3.3333	NA	NA	NA	NA	NA
	71-75	2.5000	NA	NA	NA	NA	NA
	76-80	1.6667	NA	NA	NA	NA	NA
	81-85	0.8333	NA	NA	NA	NA	NA
	Annual Trail 0-70	NA	NA	0.2500	2-10	0.2500	11+
	Annual Trail 71-75	NA	NA	0.2361	2-10	0.2361	11+
	Annual Trail 76-80	NA	NA	0.2222	2-10	0.2222	11+
	Annual Trail 81-85	NA	NA	0.2083	2-10	0.2083	11+
FIT Guaranteed Income Trail B	0-70	1.6667	NA	NA	NA	NA	NA
	71-75	1.2500	NA	NA	NA	NA	NA
	76-80	0.8333	NA	NA	NA	NA	NA
	81-85	0.4167	NA	NA	NA	NA	NA
	Annual Trail 0-70	NA	NA	0.5000	2-10	0.5000	11+
	Annual Trail 71-75	NA	NA	0.4722	2-10	0.4722	11+
	Annual Trail 76-80	NA	NA	0.4444	2-10	0.4444	11+
	Annual Trail 81-85	NA	NA	0.4167	2-10	0.4167	11+
FIT Guaranteed Income Trail A CA ONLY	0-70	2.7800	NA	NA	NA	NA	NA
	71-75	2.1000	NA	NA	NA	NA	NA
	76-80	1.4200	NA	NA	NA	NA	NA
	81-85	0.6800	NA	NA	NA	NA	NA
	Annual Trail 0-70	NA	NA	0.2500	2-10	0.2500	11+
	Annual Trail 71-75	NA	NA	0.2361	2-10	0.2361	11+
	Annual Trail 76-80	NA	NA	0.2222	2-10	0.2222	11+
	Annual Trail 81-85	NA	NA	0.2083	2-10	0.2083	11+
FIT Guaranteed Income Trail B CA ONLY	0-70	1.1200	NA	NA	NA	NA	NA
	71-75	0.8500	NA	NA	NA	NA	NA
	76-80	0.5800	NA	NA	NA	NA	NA
	81-85	0.2700	NA	NA	NA	NA	NA
	Annual Trail 0-70	NA	NA	0.5000	2-10	0.5000	11+
	Annual Trail 71-75	NA	NA	0.4722	2-10	0.4722	11+
	Annual Trail 76-80	NA	NA	0.4444	2-10	0.4444	11+
	Annual Trail 81-85	NA	NA	0.4167	2-10	0.4167	11+
FIT Foundation Trail A	0-70	3.3333	NA	NA	NA	NA	NA
	71-75	2.5000	NA	NA	NA	NA	NA
	76-80	1.6667	NA	NA	NA	NA	NA
	81-85	0.8333	NA	NA	NA	NA	NA
	Annual Trail 0-70	NA	NA	0.2500	2-10	0.2500	11+
	Annual Trail 71-75	NA	NA	0.2361	2-10	0.2361	11+
	Annual Trail 76-80	NA	NA	0.2222	2-10	0.2222	11+
	Annual Trail 81-85	NA	NA	0.2083	2-10	0.2083	11+
FIT Foundation Trail B	0-70	1.6667	NA	NA	NA	NA	NA
	71-75	1.2500	NA	NA	NA	NA	NA
	76-80	0.8333	NA	NA	NA	NA	NA
	81-85	0.4167	NA	NA	NA	NA	NA
	Annual Trail 0-70	NA	NA	0.5000	2-10	0.5000	11+
	Annual Trail 71-75	NA	NA	0.4722	2-10	0.4722	11+
	Annual Trail 76-80	NA	NA	0.4444	2-10	0.4444	11+
	Annual Trail 81-85	NA	NA	0.4167	2-10	0.4167	11+

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Trail Commission Schedule

Life Insurance Company of the Southwest (LSW)

Table of First-Year and Renewal Commissions (Commissions under this schedule shall be immediately vested.)

	81-85	NA	NA	0.4167	2-10	0.4167	11+
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Trail Commission Schedule

Life Insurance Company of the Southwest (LSW)

Table of First-Year and Renewal Commissions (Commissions under this schedule shall be immediately vested.)

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		First Year	Renewal	Trail	Years Applicable	Percent	Years Applicable
FIT Foundation Trail A CA ONLY	0-70	2.7800	NA	NA	NA	NA	NA
	71-75	2.1000	NA	NA	NA	NA	NA
	76-80	1.4200	NA	NA	NA	NA	NA
	81-85	0.6800	NA	NA	NA	NA	NA
	Annual Trail 0-70	NA	NA	0.2500	2-10	0.2500	11+
	Annual Trail 71-75	NA	NA	0.2361	2-10	0.2361	11+
	Annual Trail 76-80	NA	NA	0.2222	2-10	0.2222	11+
	Annual Trail 81-85	NA	NA	0.2083	2-10	0.2083	11+
FIT Foundation Trail B CA ONLY	0-70	1.1200	NA	NA	NA	NA	NA
	71-75	0.8500	NA	NA	NA	NA	NA
	76-80	0.5800	NA	NA	NA	NA	NA
	81-85	0.2700	NA	NA	NA	NA	NA
	Annual Trail 0-70	NA	NA	0.5000	2-10	0.5000	11+
	Annual Trail 71-75	NA	NA	0.4722	2-10	0.4722	11+
	Annual Trail 76-80	NA	NA	0.4444	2-10	0.4444	11+
	Annual Trail 81-85	NA	NA	0.4167	2-10	0.4167	11+
FIT Choice Trail A	0-70	3.3333	NA	NA	NA	NA	NA
	71-75	2.5000	NA	NA	NA	NA	NA
	76-80	1.6667	NA	NA	NA	NA	NA
	81-85	0.8333	NA	NA	NA	NA	NA
	Annual Trail 0-70	NA	NA	0.2500	2-10	0.2500	11+
	Annual Trail 71-75	NA	NA	0.2361	2-10	0.2361	11+
	Annual Trail 76-80	NA	NA	0.2222	2-10	0.2222	11+
	Annual Trail 81-85	NA	NA	0.2083	2-10	0.2083	11+
FIT Choice Trail B	0-70	1.6667	NA	NA	NA	NA	NA
	71-75	1.2500	NA	NA	NA	NA	NA
	76-80	0.8333	NA	NA	NA	NA	NA
	81-85	0.4167	NA	NA	NA	NA	NA
	Annual Trail 0-70	NA	NA	0.5000	2-10	0.5000	11+
	Annual Trail 71-75	NA	NA	0.4722	2-10	0.4722	11+
	Annual Trail 76-80	NA	NA	0.4444	2-10	0.4444	11+
	Annual Trail 81-85	NA	NA	0.4167	2-10	0.4167	11+
FIT Choice Trail A CA ONLY	0-70	2.7800	NA	NA	NA	NA	NA
	71-75	2.1000	NA	NA	NA	NA	NA
	76-80	1.4200	NA	NA	NA	NA	NA
	81-85	0.6800	NA	NA	NA	NA	NA
	Annual Trail 0-70	NA	NA	0.2500	2-10	0.2500	11+
	Annual Trail 71-75	NA	NA	0.2361	2-10	0.2361	11+
	Annual Trail 76-80	NA	NA	0.2222	2-10	0.2222	11+
	Annual Trail 81-85	NA	NA	0.2083	2-10	0.2083	11+
FIT Choice Trail B CA ONLY	0-70	1.1200	NA	NA	NA	NA	NA
	71-75	0.8500	NA	NA	NA	NA	NA
	76-80	0.5800	NA	NA	NA	NA	NA
	81-85	0.2700	NA	NA	NA	NA	NA
	Annual Trail 0-70	NA	NA	0.5000	2-10	0.5000	11+
	Annual Trail 71-75	NA	NA	0.4722	2-10	0.4722	11+
	Annual Trail 76-80	NA	NA	0.4444	2-10	0.4444	11+

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		First Year	Renewal	Trail	Years Applicable	Percent	Years Applicable
FIT Rewards Growth Trail A	0-70	1.3750	0.6875		2-10	0.6875	11+
	71-75	1.0313	0.5156		2-10	0.5156	11+
	Single Sum	0-70	1.3750		2-5		
		71-75	1.0313		2-5		
	Annual Trail	0-70	NA	0.4332	2-10	0.4332	11+
		71-75	NA	0.4332	2-10	0.4332	11+
FIT Rewards Growth Trail B	0-70	0.6750	NA	NA	NA	NA	NA
	71-75	0.6750	NA	NA	NA	NA	NA
	Single Sum	0-70	0.5100	NA	NA	NA	NA
		71-75	0.5100	NA	NA	NA	NA
	Annual Trail	0-70	NA	0.5100	2-10	0.5100	11+
		71-75	NA	0.5100	2-10	0.5100	11+
FIT Select Income Trail A	0-70	1.3750	0.6875		2-10	0.6875	11+
	71-75	1.0313	0.5156		2-10	0.5156	11+
	Single Sum	0-70	1.3750		2-5		
		71-75	1.0313		2-5		
	Annual Trail	0-75	NA	0.4332	2-10	0.4332	11+
		71-75	NA	0.4332	2-10	0.4332	11+
FIT Select Income Trail B	0-70	0.6750	NA	NA	NA	NA	NA
	71-75	0.6750	NA	NA	NA	NA	NA
	Single Sum	0-70	0.5100	NA	NA	NA	NA
		71-75	0.5100	NA	NA	NA	NA
	Annual Trail	0-70	NA	0.5100	2-10	0.5100	11+
		71-75	NA	0.5100	2-10	0.5100	11+
FIT Secure Growth Trail A	0-70	1.3750	0.6875		2-10	0.6875	11+
	71-75	1.0313	0.5156		2-10	0.5156	11+
	Single Sum	76-80	0.6875		2-10	0.3438	11+
		0-70	1.3750		2-5		
		71-75	1.0313		2-5		
	Annual Trail	76-80	0.6875		2-5		
		0-70	NA	0.4332	2-10	0.4332	11+
		71-75	NA	0.4332	2-10	0.4332	11+
		76-80	NA	0.4332	2-10	0.4332	11+
FIT Secure Growth Trail B	0-70	0.6750	NA	NA	NA	NA	NA
	71-75	0.5100	NA	NA	NA	NA	NA
	Single Sum	76-80	0.5100	NA	NA	NA	NA
		0-70	0.6750	NA	NA	NA	NA
		71-75	0.5100	NA	NA	NA	NA
	Annual Trail	76-80	0.5100	NA	NA	NA	NA
		0-70	NA	0.5100	2-10	0.5100	11+
		71-75	NA	0.5100	2-10	0.5100	11+
		76-80	NA	0.5100	2-10	0.5100	11+

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Trail Commission Schedule

Life Insurance Company of the Southwest (LSW)

Table of First-Year and Renewal Commissions (Commissions under this schedule shall be immediately vested.)

Plan	Issue Age	Commissions ^{†‡}				Service Fee ^{†‡}		
		First Year	Renewal	Trail	Years Applicable	Percent	Years Applicable	
FIT Certain Income Trail A	0-70	1.3750	0.6875		2-10	0.6875	11+	
	71-75	1.0313	0.5156		2-10	0.5156	11+	
	76-80	0.6875	0.3438		2-10	0.3438	11+	
	Single Sum	0-70	1.3750	0.6875	2-5			
	71-75	1.0313	0.5156		2-5			
	76-80	0.6875	0.3438		2-5			
	Annual Trail	0-70	NA	NA	0.4332	2-10	0.4332	11+
	71-75	NA	NA	0.4332	2-10	0.4332	11+	
	76-80	NA	NA	0.4332	2-10	0.4332	11+	
FIT Certain Income Trail B	0-70	0.6750	NA	NA	NA	NA	NA	
	71-75	0.5100	NA	NA	NA	NA	NA	
	76-80	0.5100	NA	NA	NA	NA	NA	
	Single Sum	0-70	0.6750	NA	NA	NA	NA	
	71-75	0.5100	NA	NA	NA	NA	NA	
	76-80	0.5100	NA	NA	NA	NA	NA	
	Annual Trail	0-70	NA	NA	0.5100	2-10	0.5100	11+
	71-75	NA	NA	0.5100	2-10	0.5100	11+	
	76-80	NA	NA	0.5100	2-10	0.5100	11+	
SecurePlus Flexura Trail BOP/Platform	0-75	1.3500	NA	NA	NA	NA	NA	
	76-80	0.7500	NA	NA	NA	NA	NA	
	81-85	0.6000	NA	NA	NA	NA	NA	
	Annual Trail	All	NA	NA	0.6500	2-10	0.6500	11+
SecurePlus Flexura 5** Trail A BOP/Platform	0-75	1.3500	NA	NA	NA	NA	NA	
	76-80	0.6000	NA	NA	NA	NA	NA	
	Annual Trail	All	NA	NA	0.6500	2-10	0.6500	11+
SecurePlus Flexura 5** Trail B	0-75	3.6250	1.9375		2-10	0.6000	11+	
	Single Sum	00-75	3.6250	1.9375		2		
				1.3500		3		
				0.6000		4-5		
				0.0000		6-7		
				0.0000		8+		
	All Premium	76-80	2.6250	0.0000		2		
				0.0000		3+		
	Annual Trail	All	NA	NA	0.1620	2-10	0.1620	11+
	SecurePlus Flexura Plus Trail A	0-75	1.3500	0.0000		2-10	0.0000	11+
Single Sum		00-75	1.3500	0.0000	2-10	0.0000	11+	
All Premium		76-80	0.7500	0.0000	2-10	0.0000	11+	
		81-85	0.6000	0.0000	2-10	0.0000	11+	
Annual Trail		All	NA	NA	0.6500	2-10	0.6500	11+

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National Life
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Trail Commission Schedule

Life Insurance Company of the Southwest (LSW)

Table of First-Year and Renewal Commissions (Commissions under this schedule shall be immediately vested.)

Plan	Issue Age	Commissions ^{†#}				Service Fee ^{†#}		
		First Year	Renewal	Trail	Years Applicable	Percent	Years Applicable	
SecurePlus Flexura Plus Trail B BOP/Platform	0-45	3.6250	1.3500		2-10	0.4125	11+	
	46-50	3.6250	1.0500		2-10	0.4125	11+	
	Single Sum	51-75	3.3125	1.0500		2-5		
				0.4125		6-10	0.4125	11+
		0-45	3.6250	1.3500		2-5		
				0.4125		6-10	0.0000	11+
	46-50	3.6250	1.0500		2-5			
			0.6000		6-10	0.0000	11+	
	51-75	3.3125	1.0500		2-4			
			0.4125		5-10	0.0000	11+	
	All Premium	76-80	2.4375	0.6000		2-10	0.0000	11+
		81-85	1.3500	0.6000		2-10	0.0000	11+
	Annual Trail	All	NA	NA	0.1620	2-10	0.1620	11+
SecurePlus Forte BOP/Platform	0-55	4.1250	0.3000		2-5			
			0.0000		6-10	0.0000	11+	
	56-60	2.6250	0.3000		2			
			0.0000		3-5			
			0.0000		6-10	0.0000	11+	
		61-70	1.3500	0.0000		2-10	0.0000	11+
	Single Sum	0-55	3.6250	1.3500		2-4		
		56-70	3.3125	0.3000		5		
				0.3000		6		
				0.0000		7-8		
			0.0000		9-10	0.0000	11+	
	Single Sum TX Only	0-55	2.9375	0.7500		2-4		
		56-70	2.6250	0.0000		5		
				0.0000		6		
				0.0000		7-8		
			0.0000		9-10	0.0000	11+	
	Annual Trail All States	All	NA	NA	0.6500	2-10	0.6500	11+
SecurePlus Forte 5 Trail A	0-55	1.0750	0.3875		2-10	0.3875	11+	
	Single Sum	00-55	1.0750	0.3875		2-5		
	Annual Trail	All	NA	NA	0.4332	2-10	0.4332	11+
SecurePlus Forte 5 Trail B	0-55	0.6750	NA	NA	NA	NA	NA	
	Single Sum	00-55	0.6750	NA	NA	NA	NA	
	Annual Trail	All	NA	NA	0.4600	2-10	0.4600	11+
FIT Rewards Growth Trail A BOP/Platform	0-70	1.0750	0.5375		2-10	0.5375	11+	
	71-75	0.7313	0.3656		2-10	0.3656	11+	
	Single Sum	0-70	1.0750	0.5375		2-5		
		71-75	0.7313	0.3656		2-5		
	Annual Trail	0-70	NA	NA	0.4332	2-10	0.4332	11+
		71-75	NA	NA	0.4332	2-10	0.4332	11+
FIT Rewards Growth Trail B BOP/Platform	0-70	0.6750	NA	NA	NA	NA	NA	
	71-75	0.5100	NA	NA	NA	NA	NA	
	Single Sum	0-70	0.6750	NA	NA	NA	NA	NA
		71-75	0.5100	NA	NA	NA	NA	NA
	Annual Trail	0-70	NA	NA	0.4844	2-10	0.4844	11+

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Trail Commission Schedule

Life Insurance Company of the Southwest (LSW)

Table of First-Year and Renewal Commissions (Commissions under this schedule shall be immediately vested.)

Plan	Issue Age	Commissions ^{†#}				Service Fee ^{†#}	
		First Year	Renewal	Trail	Years Applicable	Percent	Years Applicable
FIT Select Income Trail A BOP/Platform	0-70	1.0750	0.5375		2-10	0.5375	11+
	71-75	0.7313	0.3656		2-10	0.3656	11+
	Single Sum	0-70	1.0750		2-5		
		71-75	0.7313		2-5		
	Annual Trail	0-75	NA	0.4332	2-10	0.4332	11+
		71-75	NA	0.4332	2-10	0.4332	11+
FIT Select Income Trail B BOP/Platform	0-70	0.6750	NA	NA	NA	NA	NA
	71-75	0.5100	NA	NA	NA	NA	NA
	Single Sum	0-70	0.6750	NA	NA	NA	NA
		71-75	0.5100	NA	NA	NA	NA
	Annual Trail	0-70	NA	0.4844	2-10	0.4844	11+
		71-75	NA	0.4844	2-10	0.4844	11+
FIT Secure Growth Trail A BOP/Platform	0-70	1.0750	0.5375		2-10	0.5375	11+
	71-75	0.7313	0.3656		2-10	0.3656	11+
	76-80	0.3875	0.1938		2-10	0.1938	11+
	Single Sum	0-70	1.0750		2-5		
		71-75	0.7313		2-5		
	Annual Trail	76-80	0.3875		2-5		
		0-70	NA	0.4332	2-10	0.4332	11+
		71-75	NA	0.4332	2-10	0.4332	11+
		76-80	NA	0.4332	2-10	0.4332	11+
FIT Secure Growth Trail B BOP/Platform	0-70	0.6750	NA	NA	NA	NA	NA
	71-75	0.5100	NA	NA	NA	NA	NA
	76-80	0.5100	NA	NA	NA	NA	NA
	Single Sum	0-70	0.6750	NA	NA	NA	NA
		71-75	0.5100	NA	NA	NA	NA
		76-80	0.5100	NA	NA	NA	NA
	Annual Trail	0-70	NA	0.4844	2-10	0.4844	11+
		71-75	NA	0.4844	2-10	0.4844	11+
		76-80	NA	0.4844	2-10	0.4844	11+
FIT Certain Income Trail A BOP/Platform	0-70	1.0750	0.5375		2-10	0.5375	11+
	71-75	0.7313	0.3656		2-10	0.3656	11+
	76-80	0.3875	0.1938		2-10	0.1938	11+
	Single Sum	0-70	1.0750		2-5		
		71-75	0.7313		2-5		
		76-80	0.3875		2-5		
	Annual Trail	0-70	NA	0.4332	2-10	0.4332	11+
		71-75	NA	0.4332	2-10	0.4332	11+
		76-80	NA	0.4332	2-10	0.4332	11+
FIT Certain Income Trail B BOP/Platform	0-70	0.6750	NA	NA	NA	NA	NA
	71-75	0.5100	NA	NA	NA	NA	NA
	76-80	0.5100	NA	NA	NA	NA	NA
	Single Sum	0-70	0.6750	NA	NA	NA	NA
		71-75	0.5100	NA	NA	NA	NA
		76-80	0.5100	NA	NA	NA	NA
	Annual Trail	0-70	NA	0.4844	2-10	0.4844	11+
		71-75	NA	0.4844	2-10	0.4844	11+
		76-80	NA	0.4844	2-10	0.4844	11+

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Commission Schedule Addendum

Life Insurance Company of the Southwest (LSW) Products

First year commissions are based on premiums and credited during the first twelve months (first year) of the annuity contract. Renewal commission are based on premiums received in subsequent years. Both first year and renewal commissions exclude premiums returned or not taken for any reason. If any employer requires the waiver of any amount of Withdrawal Charge as a condition to transacting business with that employer, commissions will be reduced in any amount equal to the commission payable on the Withdrawal Charge so waived, but never to exceed the commission paid. First year and renewal commission shown are gross commissions. Actual commission paid are reduced by all commissions or service fees paid on the subject Policy to all Downlines.

Systematic transfers and exchanges of 403(b) monies and periodic rollovers of 403(b) premium to a 403(b) flexible premium annuity will be paid at full commission dependent upon the year in which they are received. Systematic transfers and exchanges are defined as those being made on an automatic basis (i.e. a settlement option) from another insurance company or a 403(b)(7) custodial account as a trustee to trustee transfer pursuant to applicable 403(b) regulations. Periodic rollovers are defined as those being made on an automatic basis which represent a series of direct rollovers of Eligible Rollover Distributions (as defined in Public Law 102-318) from a 403(b) retirement plan.

Service fees will be paid on premiums collected by the Insurer to the extent the commission schedules permit but only while the Field Contract remains in force.

Special variations of the products listed may be required for approval in certain school systems and/or states. This may require adjustments to this commission schedule.

Policies will not be eligible for commission payment pursuant to this schedule from and after the date the Insurer or National Life determines the policy holder owning such policy is not receiving adequate 403(b)/457 service pursuant to the Insurer, National Life and/or the subject plan's 403(b)/457 operating rules.

Commissions on policies issues as a replacement for another Insurer policy will be reduced according to National Life's rules in place at such time. Execution of a single case agreement will be required, which will set forth applicable commissions regarding the exchange (replacement).

Issue Age is determined by the actual age of the Annuitant.

National Life reserves the right to delay the payment of any commissions due until the Insurer has received the delivery receipt, if applicable, the required free look period has expired and National Life has determined that the subject sale met the Insurer's and/or National Life's standards for such sale in effect from time to time. No commission will be due on a transaction which does not meet such suitability standards.

*** Modified Commissions** are utilized in states that require a modified withdrawal charge schedule on select LSW annuities. See the National Life website for a listing of states requiring the modified withdrawal charge schedule.

A **commission chargeback** shall apply as follows to any LSW annuity policy when a Death Benefit is paid on such policy due to the death of the Owner and/or Annuitant as any time before the first policy anniversary:

- 1) One hundred percent (100%) of all paid commissions shall be indebtedness due National Life if death of the Owner and/or Annuitant occurs within the first one hundred eighty three (183) days from policy issue
- 2) One half (50%) of all paid commissions shall be indebtedness to National Life if death of the Owner and/or Annuitant occurs after one hundred eighty three (183) days from policy issue but before one (1) year from policy issue

****** A commission chargeback shall apply as follows to a **SecurePlus Preferred 6, SecurPlus Preferred 8, SecurePlus Marquee 8 or SecurePlus Marquee 10** policy when a Death Benefit is paid on such policy due to death of the Owner and/or Annuitant at any time before the first policy anniversary:

- 1) One hundred percent (100%) of all paid commissions shall be indebtedness due National Life if death of the Owner and/or Annuitant occurs within the three hundred sixty five (365) days from policy issue

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Commission Schedule Addendum

Life Insurance Company of the Southwest (LSW) Products

** In addition to the standard **commission chargeback** when a Death Benefit is paid, a commission chargeback shall apply as follows to a **SecurePlus Paramount 5** policy when such policy is **surrendered** at any time before the first policy anniversary:

- 1) One hundred percent (100%) of all paid commissions shall be indebtedness due National Life if the **surrender** of the Owner and/or Annuitant occurs within the first one hundred eighty three (183) days from policy issue
- 2) One half (50%) of all paid commissions shall be indebtedness to National Life if the **surrender** of the Owner and/or Annuitant occurs after one hundred eighty three (183) days from policy issue but before one (1) year from policy issue

In lieu of the standard commission chargeback, a **commission chargeback** shall apply as follows for **FIT Choice** policy when such policy is **surrendered or a Death Benefit** is paid due to the death of the Owner and/or Annuitant at any time before the second policy anniversary:

- 1) One hundred percent (100%) of all paid commissions shall be indebtedness due National Life if surrender or death of the Owner and/or Annuitant occurs within the three hundred sixty five (365) days from policy issue
- 2) One half (50%) of all paid commissions shall be indebtedness to National Life if surrender or death of the Owner and/or Annuitant occurs after three hundred sixty five (365) days from policy issue but before two (2) years from policy issue

In lieu of the standard commission chargeback, a **commission chargeback** shall apply as follows for **FIT Foundation, FIT Income Plus, FIT Guaranteed Income, FIT Rewards Growth, FIT Select Income or FIT Certain Income** policy when such policy is **surrendered or a Death Benefit** is paid due to the death of the Owner and/or Annuitant at any time before the first policy anniversary:

- 1) One hundred percent (100%) of all paid commissions shall be indebtedness due National Life if surrender or death of the Owner and/or Annuitant occurs within the three hundred sixty five (365) days from policy issue

Trail Commissions are the only payment available on certain policies and are optional on other policies. For policies where trail commissions are optional, the trail commission option is elected on a policy-by-policy basis by the writing agent. All **trail commissions** are vested and payable quarterly beginning at the end of the fifth policy quarter following the policy issue date. The **trail commission** rate shown is an **annual** rate, one quarter (1/4) of which is paid quarterly. Trail commissions payable are calculated based on the **Accumulation Value** on in-force policies where the Agent elected to be paid under the Trail Commission Schedule. In policy years 11+, trail commissions are not paid, instead non-vested service fees are paid while the Field Contract remains in-force.

Service Fees under the **Trail Commission Schedule** (not applicable to any other Service Fee) become vested to the writing agent provided:

- 1) The sum of the Accumulation Values of the policies for which the Trail Commission Schedule has been selected total at least \$1,000,000 **and**
- 2) The writing agent has been continuously appointed with the Insurer for 15 years, or has attained age 65 and has been continuously appointed for 10 years

The effect of vesting of Trail Service Fees is to remove the requirement for the Agent to be appointed with the Insurer to be eligible for such Trail Service Fees. All other conditions required for the Agent to be paid Trail Service Fees shall be unaffected by this vesting provision.

This Large Case Compensation Provision shall take precedence over and supersede any and all compensation schedule(s) attached to or made a part of any and all existing Agent's, Producer's, General Agent's, Marketing General Agent's, Independent Marketing Organization's or any other contracts previously published, or entered into by member companies of the National Life Group including National Life Insurance Company and Life Insurance Company of the Southwest.

Compensation Procedure for All Large Cases

For purposes hereof a Large Case means:

1. **For Life Insurance** - a policy with a target premium of \$250,000 or more.
2. **For Annuity** - a policy with an initial premium of \$500,000 or more.

For all Large Cases the following requirements must be satisfied before commissions are paid:

1. Validation that the premium check has cleared payee's bank or funds have been successfully transferred from payee's account.
2. Verification that the home office has received the signed delivery receipt.
3. Expiration of the state's applicable free look period including any free look period related to a policy replacement.

Producer Compensation - Tiered Approach

The objective of this compensation plan is to pay compensation fairly and timely while mitigating risk.

Tier 1 - Applies to all Large Case annuities and to any Large Case life policy where the existing agent who has excellent history and positive valuation with the Company or newer agent with an agency that has an excellent history and positive valuation with the Company. The valuation will cover any existing debt and commission advances in addition to the compensation that will be payable on the Large Case.

- Requirements 1-3 listed above are met.
- Upline approves commission payout.
- Pay 100% of compensation based on the commission contract schedule. Commissions will not be advanced.

Tier 2 - Life policy written by a new agent and/or through a new agency.

- Requirements 1-3 listed above are met.
- Upline approves commission payout.
- Pay 50% of first year compensation based on the commission contract schedule for agent and their upline. The remaining 50% of first year compensation will be paid when the full 2nd year renewal premium is received and the criteria in 1-3 listed above have been met. Commissions will not be advanced.

Notes:

1. If the premium paid is 3 times more than target life premium, the Company will pay 100% of compensation based on the commission contract schedule, except commissions will not be advanced.
2. Payout of any incentives that falls outside of the commission contract schedule will be determined and communicated at the time the case is received by the Company.
3. The Company shall solely determine the Tier in which a life policy shall be treated. The Company further reserves the right to amend all compensation on family or controlled business.

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