



AMENDMENT TO COMMISSION SCHEDULES

This Amendment to Commission Schedules (“Amendment”) between “You” (and/or) “Your” and Life Insurance Company of the Southwest (“Company”) amends all annuity Commission Schedules for those policies denoted in your Commission Schedule as SecurePlus Accumulator 5, SecurePlus Premier 3, SecurePlus Premier 8, and on SecurePlus Premier 10 (hereinafter collectively referred to as “Adjusted Single Premium Policies.”).

- I. Effective for applications received on or after January 31, 2011, the Commissionable Premium for Adjusted Single Premium Policies is defined as three-fourths (75%) of premium received and applied to such Adjusted Single Premium Policies. Such “Commissionable Premium” shall be used for all purposes in determining any amount due you for sales of Adjusted Single Premium Policies whether as first year commissions, renewal commissions, service fees, production credit, convention credit, trail commissions, Performance Plus payments, or otherwise.
- II. All other provisions of the Commission Schedules to which this Amendment applies shall remain in full force and effect. If there is a conflict between the terms of this Amendment and any Commission Schedule, the terms of this Amendment shall control. The Company reserves the right to solely interpret the provision of this Amendment in determining any amount due you so that the Company’s intent in providing this Amendment is realized. In so doing, Company reserves the sole right to determine which of the above categories to which a premium payment is applicable. Company reserves the right to correct any Exhibit I sent to You in error based on incorrectly identifying Your agent level.

National Life Group® (NLGroup) is a trade name of National Life Insurance Company, Montpelier, VT, Life Insurance Company of the Southwest (LSW), Dallas, TX and their affiliates. Each company of NLGroup is solely responsible for its own financial condition and contractual obligations. LSW is not an authorized insurer in New York and does not conduct insurance business in New York.

Modified Commission Products by State

Life Insurance Company of the Southwest (LSW)

15455 Dallas Parkway, Suite 800 • Addison, Texas 75001 • **Sales Desk Hotline** 800-906-3310

State	SP Gold	SP Premier 10	SP Marquee 3	SP Marquee 10
Alaska	n/a	M	n/a	n/a
Alabama	M	M	M	M
Arkansas	S	S	S	S
Arizona	S	S	S	S
California	M	M	n/a	n/a
Colorado	S	S	S	S
Connecticut	S	n/a	n/a	n/a
Delaware	M	M	n/a	n/a
Dist. of Columbia	S	S	S	S
Florida	S	S	S	S
Georgia	S	S	S	S
Hawaii	S	S	n/a	n/a
Idaho	S	S	S	S
Illinois	S	M	S	S
Indiana	S	n/a	n/a	n/a
Iowa	S	S	S	S
Kansas	S	S	S	S
Kentucky	S	S	S	S
Louisiana	S	S	S	S
Maine	S	S	S	S
Maryland	S	S	n/a	n/a
Massachusetts	S	S	n/a	n/a
Michigan	S	S	S	S
Minnesota	M	M	n/a	n/a
Mississippi	S	S	n/a	n/a
Missouri	S	S	n/a	n/a
Montana	S	n/a	n/a	n/a
Nebraska	S	S	S	S
Nevada	M	M	n/a	n/a
New Hampshire	S	S	n/a	n/a
New Jersey	n/a	n/a	n/a	n/a
New Mexico	S	S	S	S
North Carolina	S	S	S	S
North Dakota	S	S	S	S
Oklahoma	S	S	n/a	n/a
Ohio	M	S	n/a	n/a
Oregon	n/a	n/a	n/a	n/a
Pennsylvania	S	n/a	n/a	n/a
Rhode Island	S	S	S	S
South Carolina	S	S	M	M
South Dakota	S	S	S	S
Tennessee	S	S	S	S
Texas	M	M	M	M
Utah	M	M	n/a	n/a
Vermont	S	S	S	S
Virginia	S	S	n/a	n/a
Washington	M	n/a	n/a	n/a
West Virginia	S	S	S	S
Wisconsin	S	S	S	S
Wyoming	S	S	n/a	n/a

S – Standard

M – Modified

-This is not a product approval listing-

States with modified commissions require a modified withdrawal charge pattern on certain LSW annuities (0711)



National Life
Group®

Modified Commission Products by State

Life Insurance Company of the Southwest (LSW)

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State	RM Millennium Plus	RM Income Master	RM Millennium Flex	RM FPDA 2	Retire Five	Retire Two	RM Roth Advantage
Alaska	M	n/a	M	n/a	M	n/a	n/a
Alabama	M	M	M	n/a	M	n/a	n/a
Arkansas	S	S	S	S	S	S	S
Arizona	S	S	S	S	S	S	S
California	S	S	M	S	M	S	S
Colorado	S	S	S	S	S	S	S
Connecticut	S	n/a	S	S	S	S	S
Delaware	S	S	M	S	M	S	S
Dist. of Columbia	S	S	S	S	S	S	S
Florida	S	S	S	S	S	S	S
Georgia	S	S	S	S	S	S	S
Hawaii	S	S	S	S	S	S	S
Idaho	S	S	S	S	S	S	S
Illinois	S	S	M	S	M	S	S
Indiana	S	S	S	S	S	S	S
Iowa	S	S	S	S	S	S	S
Kansas	S	S	S	S	S	S	S
Kentucky	S	S	S	S	S	S	S
Louisiana	S	S	S	S	S	S	S
Maine	S	S	S	S	S	S	S
Maryland	S	S	S	n/a	S	n/a	n/a
Massachusetts	S	S	S	S	S	S	S
Michigan	S	S	S	S	S	S	S
Minnesota	M	M	M	S	M	S	S
Mississippi	S	S	S	S	S	S	S
Missouri	S	S	S	S	S	S	S
Montana	S	n/a	S	S	S	S	S
Nebraska	S	S	S	S	S	S	S
Nevada	S	S	n/a	S	n/a	S	S
New Hampshire	S	S	S	S	S	S	S
New Jersey	n/a	n/a	n/a	n/a	n/a	n/a	n/a
New Mexico	S	S	S	S	S	S	S
North Carolina	S	S	S	S	S	S	S
North Dakota	S	S	S	S	S	S	S
Oklahoma	S	S	S	S	S	S	S
Ohio	S	n/a	S	S	S	S	S
Oregon	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Pennsylvania	S	n/a	n/a	n/a	n/a	n/a	n/a
Rhode Island	S	S	S	S	S	S	S
South Carolina	S	S	S	S	S	S	S
South Dakota	S	S	S	S	S	S	S
Tennessee	S	n/a	S	S	S	S	S
Texas	M	M	M	M	M	M	M
Utah	M	M	n/a	S	n/a	S	S
Vermont	S	S	S	S	S	S	S
Virginia	S	S	S	S	S	S	S
Washington	M	n/a	n/a	S	n/a	S	S
West Virginia	S	S	S	S	S	S	S
Wisconsin	S	S	S	S	S	S	S
Wyoming	S	S	S	S	S	S	S

S – Standard
M – Modified

-This is not a product approval listing-

States with modified commissions require a modified withdrawal charge pattern on certain LSW annuities (0711)



Commission Schedule

Life Insurance Company of the Southwest (LSW)

15455 Dallas Parkway, Suite 800 • Addison, Texas 75001 • **Sales Desk Hotline** 800-906-3310

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 Platinum	0-65	10.0000	7.0000	2-5	2.5000	11-15
			3.5000	6-10	1.5000	16+
	66-70	10.0000	6.0000	2-5	2.5000	11-15
			3.5000	6-10	1.5000	16+
	71-75	9.0000	5.0000	2-5	2.5000	11-15
			3.5000	6-10	1.5000	16+
SecurePlus Platinum TSA/457	0-65	10.0000	7.0000	2-5	2.5000	11-15
			3.5000	6-10	1.5000	16+
	66-70	10.0000	6.0000	2-5	2.5000	11-15
			3.5000	6-10	1.5000	16+
	71-75	9.0000	5.0000	2-5	2.5000	11-15
			3.5000	6-10	1.5000	16+
SecurePlus Gold see supplement for modified commissions*	0-75	7.0000	3.5000	2-10	2.2500	11+
	76-80	6.0000	2.5000	2-10	1.2500	11+
	81-85	4.0000	1.5000	2-10	0.7500	11+
SecurePlus Gold TSA/457 see supplement for modified commissions*	0-75	7.0000	3.5000	2-10	2.2500	11+
	76-80	6.0000	2.5000	2-10	1.2500	11+
	81-85	4.0000	1.5000	2-10	0.7500	11+
SecurePlus Silver	0-75	5.0000	2.5000	2-5		
			2.5000	6-7		
			1.8000	8-10	1.8000	11+
	76-80	3.5000	2.0250	2-5		
			2.0250	6-7		
			1.3500	8-10	1.3500	11+
	81-85	3.5000	1.3500	2-7		
			0.9000	8-10	0.9000	11+
	86-89	1.8000	0.9000	2-7		
SecurePlus Silver TSA/457	0-75	5.0000	2.5000	2-7		
			1.8000	8-10	1.8000	11+
	76-80	3.5000	2.0250	2-7		
			1.3500	8-10	1.3500	11+
SecurePlus Elite see supplement for TX commissions Single Sum	0-55	11.0000	5.0000	2-5		
			3.5000	6-10	2.2500	11+
	56-60	9.0000	5.0000	2		
			4.0000	3-5		
			3.5000	6-10	2.2500	11+
	61-70	7.0000	3.5000	2-10	2.2500	11+
	0-55 56-70	11.0000	7.0000	2-4		
		10.5000	5.0000	5-6		
			3.5000	7-8		
			1.8000	9-10	0.9000	11+
SecurePlus Elite 5 see supplement for TX commissions Single Sum	0-55	12.0000	3.5000	2-10	2.2500	11+
	0-55	10.0000	5.0000	2-4		
			3.5000	5		
			0.0000	6-10	0.0000	11+
SecurePlus Elite 3 Single Sum	0-57	9.0000	2.5000	2-10	2.2500	11+
	0-57	8.0000	4.0000	2-3		
			2.5000	4		
			0.9000	5		
			0.0000	6-10	0.0000	11+



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Plan	Issue Age	Commissions [†]			Service Fee [†]	
		First Year	Renewal	Years Applicable	Percent	Years Applicable
SecurePlus Accumulator 5	0-70	7.0000	NA	NA	NA	NA
	71-75	6.0000	NA	NA	NA	NA
	76-80	4.0000	NA	NA	NA	NA
SecurePlus Premier 3	0-75	6.0000	NA	NA	NA	NA
	76-85	3.5000	NA	NA	NA	NA
SecurePlus Premier 8	0-75	7.0000	NA	NA	NA	NA
	76-80	5.0000	NA	NA	NA	NA
SecurePlus Premier 10** see supplement for modified commissions*	0-75	7.0000	NA	NA	NA	NA
	76-80	5.0000	NA	NA	NA	NA
SecurePlus Marquee 3 see supplement for modified commissions*	0-75	7.0000	NA	NA	NA	NA
	76-80	5.0000	NA	NA	NA	NA
	81-85	3.5000	NA	NA	NA	NA
SecurePlus Marquee 10** see supplement for modified commissions*	0-75	7.0000	NA	NA	NA	NA
	76-80	5.0000	NA	NA	NA	NA
RetireMax Millennium Plus see supplement for modified commissions*	0-70	6.0000	NA	NA	NA	NA
	71-75	4.5000	NA	NA	NA	NA
	76-80	3.5000	NA	NA	NA	NA
SureRate 2	All Ages	0.4500	NA	NA	NA	NA
SPIA	All Ages	2.0000	NA	NA	NA	NA
RetireMax Secure 5	0-80	2.0000	NA	NA	NA	NA
	81-85	1.5500	NA	NA	NA	NA
	86-89	0.9000	NA	NA	NA	NA
RetireMax Income Master see supplement for modified commissions*	0-75	4.0000	NA	NA	NA	NA
	76-80	3.0000	NA	NA	NA	NA



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Plan	Issue Age	Commissions [†]			Service Fee [‡]	
		First Year	Renewal	Years Applicable	Percent	Years Applicable
RetireOne	0-70	6.0000	4.0000	2-3		
			2.5000	4-5		
			0.9000	6-10	0.9000	11+
	71-75	5.0000	3.5000	2-3		
			2.2500	4-5		
			0.9000	6-10	0.9000	11+
	76-80	3.7500	2.5000	2-3		
			1.3500	4-5		
			0.9000	6-10	0.9000	11+
	81-85	3.5000	1.8000	2-3		
			0.9000	4-10	0.9000	11+
RetireTwo see supplement for modified commissions*	0-70	8.0000	6.0000	2-4		
			4.0000	5		
			4.0000	6		
			2.5000	7-8		
			0.9000	9-10	0.9000	11+
	71-75	8.0000	4.0000	2-5		
			2.5000	6-8		
			0.9000	9-10	0.9000	11+
	76-80	4.0000	2.5000	2-5		
			2.5000	6-8		
			0.9000	9-10	0.9000	11+
	81-85	4.0000	2.5000	2-6		
			0.9000	7-10	0.9000	11+
	0-70	10.0000	7.0000	2-4		
			5.0000	5		
			5.0000	6		
			3.5000	7-8		
			1.8000	9-10	0.9000	11+
RetireThree	71-75	9.0000	5.0000	2-5		
			3.5000	6-8		
			1.8000	9-10	0.9000	11+
	76-80	5.0000	3.5000	2-8		
			1.8000	9-10	0.9000	11+



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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
RetireFour	0-60	11.0000	9.0000	2-4		
			7.0000	5		
			7.0000	6-7	3.5000	11
			5.0000	8-9	1.8000	12-13
			3.5000	10	0.9000	14+
	61-65	11.0000	8.0000	2-4		
			6.0000	5		
			6.0000	6-7		
			4.0000	8-9	2.5000	11
			2.5000	10	0.9000	12+
	66-70	11.0000	7.0000	2-4		
			5.0000	5-7		
			3.5000	8-9	1.8000	11
			1.8000	10	0.9000	12+
	71-75	9.0000	6.0000	2-4		
			4.0000	5-7		
			2.5000	8-9		
			0.9000	10	0.9000	11+
RetireFive see supplement for modified commissions*	0-70	6.5500	6.0000	2-4		
			4.0000	5		
			4.0000	6		
			2.5000	7-8		
			0.9000	9-10	0.9000	11+
	71-75	5.1500	4.0000	2-5		
			2.5000	6-8		
			0.9000	9-10	0.9000	11+
	76-80	4.1500	2.5000	2-5		
			2.5000	6-8		
			0.9000	9-10	0.9000	11+
RetireMax Roth Advantage see supplement for modified commissions* Single Sum	0-55	6.0000	6.0000	2-5		
			6.0000	6-10	2.5000	11+
	56-65	5.5000	5.5000	2-5		
			5.5000	6-10	2.5000	11+
	66-75	4.8125	4.8125	2-5		
			4.8125	6-10	2.5000	11+
	0-70	9.0000	6.0000	2-4		
			4.0000	5		
			4.0000	6		
			2.5000	7-8		
			0.9000	9-10	0.9000	11+
	71-75	7.0000	4.0000	2-5		
			2.5000	6-8		
			0.9000	9-10	0.9000	11+



Commission Schedule

Life Insurance Company of the Southwest (LSW)

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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	0-65	7.0000	4.0000	2-5		
			2.5000	6-10	2.5000	11+
	66-75	5.0000	3.5000	2-5		
			2.5000	6-10	2.5000	11+
	0-70	6.0000	4.0000	2-3		
			2.5000	4-5		
			0.9000	6-10	0.9000	11+
	71-75	5.0000	3.5000	2-3		
			2.2500	4-5		
			0.9000	6-10	0.9000	11+
RetireMax FPDA 2 see supplement for modified commissions*	0-55	11.0000	4.0000	2-5		
			3.7500	6-10	2.5000	11+
	56-65	9.0000	4.0000	2-5		
			3.7500	6-10	2.5000	11+
	66-75	7.0000	3.7500	2-5		
			3.7500	6-10	2.5000	11+
	0-70	9.0000	6.0000	2-4		
			4.0000	5-6		
			2.5000	7-8		
			0.9000	9-10	0.9000	11+
	71-75	7.0000	4.0000	2-5		
			2.5000	6-8		
			0.9000	9-10	0.9000	11+
RetireMax FPDA 3	0-55	13.0000	4.0000	2-5		
			3.7500	6-10	2.5000	11+
	56-61	11.0000	4.0000	2-5		
			3.7500	6-10	2.5000	11+
	62-63	10.0000	4.0000	2-5		
			3.7500	6-10	2.5000	11+
	64-65	9.0000	4.0000	2-5		
			3.7500	6-10	2.5000	11+
	66-75	8.0000	3.7500	2-10	2.5000	11+
	0-70	10.0000	7.0000	2-4		
			5.0000	5-6		
			3.5000	7-8		
			1.8000	9-10	0.9000	11+
	71-75	8.0000	5.0000	2-5		
			3.5000	6-8		
			1.8000	9-10	0.9000	11+



Commission Schedule

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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 3+	0-55	12.0000	3.5000	2-10	2.5000	11+
		10.0000	3.0000	2-10	2.5000	11+
		8.0000	2.5000	2-10	2.5000	11+
		7.0000	2.5000	2-10	2.5000	11+
	0-60	8.0000	5.0000	2-4		
			3.5000	5-6		
			1.8000	7-8		
			0.9000	9-10	0.9000	11+
	61-65	7.0000	4.0000	2-4		
			2.5000	5-6		
			0.9000	7-10	0.9000	11+
	66-75	7.0000	3.5000	2-4		
			1.8000	5-6		
			0.9000	7-10	0.9000	11+
RetireMax FPDA 4	0-55	15.0000	5.0000	2-10	4.0000	11-15
					2.5000	16+
	56-60	13.0000	5.0000	2-5	3.5000	11-15
			4.0000	6-10	2.5000	16+
	61-65	11.0000	4.0000	2-10	2.5000	11+
	66-70	8.0000	4.0000	2-10	2.5000	11+
	0-60	11.0000	9.0000	2-4		
			7.0000	5-7	3.5000	11
			5.0000	8-9	1.8000	12-13
			3.5000	10	0.9000	14+
	61-65	11.0000	8.0000	2-4		
			6.0000	5-7		
			4.0000	8-9	2.5000	11
			2.5000	10	0.9000	12+
	66-70	11.0000	7.0000	2-4		
			5.0000	5-7		
			3.5000	8-9	1.8000	11
			1.8000	10	0.9000	12+



Commission Schedule – Texas Only

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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
Loan Star Texas Star	0-55	13.0000	4.0000	2-5		
			4.0000	6-10	2.5000	11+
	56-61	11.0000	4.0000	2-5		
			4.0000	6-10	2.5000	11+
	62-63	10.0000	4.0000	2-5		
			4.0000	6-10	2.5000	11+
	64-65	9.0000	4.0000	2-5		
			4.0000	6-10	2.5000	11+
	66-75	8.0000	4.0000	2-10	2.5000	11+
	0-70	9.0000	7.0000	2-4		
			5.0000	5-6		
			3.5000	7-8		
			1.8000	9-10	0.9000	11+
	71-75	7.0000	5.0000	2-5		
			3.5000	6-8		
			1.8000	9-10	0.9000	11+
Lone Star Texas Star Plus	0-55	12.0000	3.5000	2-10	2.5000	11+
	56-60	10.0000	3.0000	2-10	2.5000	11+
	61-65	8.0000	2.5000	2-10	2.5000	11+
	66-75	7.0000	2.5000	2-10	2.5000	11+
		0-60	7.0000	5.0000	2-4	
			3.5000	5-6		
			1.8000	7-8		
			0.9000	9-10	0.9000	11+
	61-65	6.0000	4.0000	2-4		
			2.5000	5-6		
			0.9000	7-10	0.9000	11+
	66-75	6.0000	3.5000	2-4		
			1.8000	5-6		
			0.9000	7-10	0.9000	11+
Lone Star SecurePlus Elite Current maximum issue age 57	0-55	11.0000	5.0000	2-5		
			3.5000	6-10	2.2500	11+
	56-60	9.0000	5.0000	2		
			4.0000	3-5		
			3.5000	6-10	2.2500	11+
	61-70	7.0000	3.5000	2-10	2.2500	11+
	0-55 56-70	10.0000	6.0000	2-4		
		9.5000	4.0000	5-6		
			2.5000	7-8		
			0.9000	9-10	0.9000	11+
SecurePlus Elite 5	0-55	12.0000	3.5000	2-10	2.2500	11+
	0-55	9.0000	4.0000	2-4		
			2.5000	5		
			0.0000	6-10	0.0000	11+



Commission Schedule – Modified Commissions*

Life Insurance Company of the Southwest (LSW)

15455 Dallas Parkway, Suite 800 • Addison, Texas 75001 • Sales Desk Hotline 800-906-3310

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 Gold	0-58	7.0000	3.5000	2-10	2.2500	11+
	59-75	6.0000	3.0000	2-10	2.2500	11+
	76-80	5.0000	2.5000	2-10	1.2500	11+
	81-85	3.7500	1.5000	2-10	0.7500	11+
SecurePlus Gold TSA/457	0-58	7.0000	3.5000	2-10	2.2500	11+
	59-75	6.0000	3.0000	2-10	2.2500	11+
	76-80	5.0000	2.5000	2-10	1.2500	11+
	81-85	3.7500	1.5000	2-10	0.7500	11+
SecurePlus Premier 10**	0-55	7.0000	NA	NA	NA	NA
	56-57	6.5000	NA	NA	NA	NA
	58-59	6.0000	NA	NA	NA	NA
	60-75	5.6000	NA	NA	NA	NA
	76-80	4.0000	NA	NA	NA	NA
SecurePlus Marquee 3	0-58	7.0000	NA	NA	NA	NA
	59-75	6.5000	NA	NA	NA	NA
	76-80	4.5000	NA	NA	NA	NA
	81-85	3.2500	NA	NA	NA	NA
SecurePlus Marquee 10**	0-58	7.0000	NA	NA	NA	NA
	59-75	6.5000	NA	NA	NA	NA
	76-80	4.5000	NA	NA	NA	NA
RetireMax Millennium Plus	0-58	6.0000	NA	NA	NA	NA
	59-70	5.5000	NA	NA	NA	NA
	71-75	4.0000	NA	NA	NA	NA
	76-80	3.0000	NA	NA	NA	NA
RetireMax Income Master	0-75	4.0000	NA	NA	NA	NA
	76-80	3.0000	NA	NA	NA	NA
RetireMax FPDA 2	0-55	11.0000	4.0000	2-5		
			3.7500	6-10	2.5000	11+
	56-58	9.0000	4.0000	2-5		
			3.7500	6-10	2.5000	11+
	59-65	8.0000	3.7500	2-5		
			3.7500	6-9		
			2.5000	10	2.5000	11+
	66-75	6.0000	3.5000	2-9		
			2.5000	10	2.5000	11+
	0-58	9.0000	6.0000	2-4		
			4.0000	5-6		
			2.5000	7-8		
			0.9000	9-10	0.9000	11+
	59-70	8.0000	5.5000	2-4		
			3.7500	5-6		
			2.3750	7-8		
			0.9000	9-10	0.9000	11+
	71-75	6.5000	3.7500	2-5		
			2.3750	6-8		
			0.9000	9-10	0.9000	11+

Single Sum



Commission Schedule – Modified Commissions*

Life Insurance Company of the Southwest (LSW)

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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
RetireTwo	0-58	9.0000	6.0000	2-4		
			4.0000	5		
			4.0000	6		
			2.5000	7-8		
			0.9000	9-10	0.9000	11+
	59-70	8.0000	5.5000	2-4		
			3.7500	5-6		
			2.3750	7-8		
			0.9000	9-10	0.9000	11+
	71-75	6.5000	3.7500	2-5		
			2.3750	6-8		
			0.9000	9-10	0.9000	11+
	76-80	3.7500	2.2500	2-5		
			1.8000	6-8		
			0.9000	9-10	0.9000	11+
	81-85	3.7500	1.8000	2-6		
			0.9000	7-10	0.9000	11+
RetireMax Roth Advantage	0-55	6.0000	6.0000	2-5		
			6.0000	6-10	2.5000	11+
	56-58	5.5000	5.5000	2-5		
			5.5000	6-10	2.5000	11+
	59-65	5.0000	5.0000	2-5		
			5.0000	6-9		
			2.5000	10	2.5000	11+
	66-75	4.0000	4.0000	2-5		
			4.0000	6-10	2.5000	11+
	0-58	9.0000	6.0000	2-4		
			4.0000	5		
			4.0000	6		
			2.5000	7-8		
			0.9000	9-10	0.9000	11+
	59-70	8.0000	5.5000	2-4		
			3.5000	5		
			3.5000	6		
			2.3750	7-8		
			0.9000	9-10	0.9000	11+
	71-75	6.0000	3.7500	2-5		
			2.3750	6-8		
			0.9000	9-10	0.9000	11+
RetireFive	0-58	6.5500	6.0000	2-4		
			4.0000	5		
			4.0000	6		
			2.5000	7-8		
			0.9000	9-10	0.9000	11+
	59-70	6.0500	5.5000	2-4		
			3.5000	5		
			3.5000	6		
			2.0000	7-8		
			0.9000	9-10	0.9000	11+
	71-75	4.6500	3.5000	2-5		
			2.0000	6-8		
			0.9000	9-10	0.9000	11+
	76-80	3.6500	2.0000	2-5		
			2.0000	6-8		
			0.9000	9-10	0.9000	11+



Optional Trail Commission Schedule

Life Insurance Company of the Southwest (LSW)

15455 Dallas Parkway, Suite 800 • Addison, Texas 75001 • Sales Desk Hotline 800-906-3310

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

Plan	Issue Age	Commissions† #				Service Fees† #	
		First Year	Renewal	Trail	Years Applicable	Percent	Years Applicable
SecurePlus Silver	0-80	1.0000	NA	NA	NA	NA	NA
	81-89	1.0000	NA	NA	NA	NA	NA
	Annual Trail All	NA	NA	1.0000	2-10	1.0000	11+
SecurePlus Gold	0-75	2.5000	NA	NA	NA	NA	NA
	76-80	1.5000	NA	NA	NA	NA	NA
	81-85	0.7500	NA	NA	NA	NA	NA
	Annual Trail All	NA	NA	0.9000	2-10	0.9000	11+
SecurePlus Elite	0-55	6.0000	0.9000		2-5		
			0.0000		6-10	0.0000	11+
	56-60	4.0000	0.9000		2		
			0.0000		3-10	0.0000	11+
	61-70	2.5000	0.0000		2-10	0.0000	11+
	Single Sum 0-70	5.0000	2.5000		2-4		
			0.9000		5-6		
			0.0000		7-10	0.0000	11+
	Single Sum TX Only 0-70	4.0000	1.8000		2-4		
			0.0000		5-10	0.0000	11+
	Annual Trail All States All	NA	NA	0.9000	2-10	0.9000	11+
SecurePlus Accumulator 5	0-70	3.0000	NA	NA	NA	NA	NA
	71-75	2.5000	NA	NA	NA	NA	NA
	76-80	1.7500	NA	NA	NA	NA	NA
	Annual Trail All	NA	NA	0.9000	2-10	0.9000	11+
SecurePlus Premier 3	0-75	2.3500	NA	NA	NA	NA	NA
	76-80	1.4000	NA	NA	NA	NA	NA
	81-85	0.9000	NA	NA	NA	NA	NA
	Annual Trail All	NA	NA	0.9000	2-10	0.9000	11+
SecurePlus Premier 8	0-75	2.5000	NA	NA	NA	NA	NA
	76-80	1.3500	NA	NA	NA	NA	NA
	Annual Trail All	NA	NA	0.9000	2-10	0.9000	11+
SecurePlus Premier 10**	0-75	2.5000	NA	NA	NA	NA	NA
	76-80	1.3500	NA	NA	NA	NA	NA
	Annual Trail All	NA	NA	0.9000	2-10	0.9000	11+
SecurePlus Premier 10** Modified Commissions*	0-57	2.5000	NA	NA	NA	NA	NA
	58-75	2.2500	NA	NA	NA	NA	NA
	76-80	1.3500	NA	NA	NA	NA	NA
	Annual Trail All	NA	NA	0.9000	2-10	0.9000	11+
SecurePlus Elite 5	Single Sum 0-55	7.0000	NA	NA	NA	NA	NA
		5.0000	0.9000		2-4		
			0.0000		5-10	0.0000	11+
	Single Sum TX Only 0-55	4.0000	NA	NA	NA	NA	NA
	Annual Trail All States All	NA	NA	0.9000	2-10	0.9000	11+
SecurePlus Elite 3	0-57	4.0000	NA	NA	NA	NA	NA
	Single Sum 0-57	3.5000	NA	NA	NA	NA	NA
	Annual Trail All	NA	NA	0.9000	2-10	0.9000	11+
RetireMax Income Master	0-75	1.7500	NA	NA	NA	NA	NA
	76-80	1.2500	NA	NA	NA	NA	NA
	Annual Trail All	NA	NA	0.4500	2-10	0.4500	11+



Optional Trail Commission Schedule

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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 3 Trail Option A	0-75	2.5000	NA	NA	NA	NA	NA
	76-80	1.3500	NA	NA	NA	NA	NA
	81-85	0.9000	NA	NA	NA	NA	NA
	Annual Trail	NA	NA	0.9000	2-10	0.9000	11+
SecurePlus Marquee 3 Trail Option B	0-75	5.7500	NA	NA	NA	NA	NA
	76-80	3.8750	NA	NA	NA	NA	NA
	81-85	2.3750	NA	NA	NA	NA	NA
	Annual Trail	NA	NA	0.2240	2-10	0.2240	11+
SecurePlus Marquee 3 Trail Option A Modified Commissions*	0-58	2.5000	NA	NA	NA	NA	NA
	59-75	2.2500	NA	NA	NA	NA	NA
	76-80	1.3500	NA	NA	NA	NA	NA
	81-85	0.9000	NA	NA	NA	NA	NA
	Annual Trail	NA	NA	0.9000	2-10	0.9000	11+
SecurePlus Marquee 3 Trail Option B Modified Commissions*	0-58	5.7500	NA	NA	NA	NA	NA
	59-75	5.2500	NA	NA	NA	NA	NA
	76-80	3.7500	NA	NA	NA	NA	NA
	81-85	2.2500	NA	NA	NA	NA	NA
	Annual Trail	NA	NA	0.2240	2-10	0.2240	11+
SecurePlus Marquee 10** Trail Option A	0-75	2.5000	NA	NA	NA	NA	NA
	76-80	1.3500	NA	NA	NA	NA	NA
	Annual Trail	NA	NA	0.9000	2-10	0.9000	11+
SecurePlus Marquee 10** Trail Option B	0-75	5.7500	NA	NA	NA	NA	NA
	76-80	3.8750	NA	NA	NA	NA	NA
	Annual Trail	NA	NA	0.2240	2-10	0.2240	11+
SecurePlus Marquee 10** Trail Option A Modified Commissions*	0-58	2.5000	NA	NA	NA	NA	NA
	59-75	2.2500	NA	NA	NA	NA	NA
	76-80	1.3500	NA	NA	NA	NA	NA
	Annual Trail	NA	NA	0.9000	2-10	0.9000	11+
SecurePlus Marquee 10** Trail Option B Modified Commissions*	0-58	5.7500	NA	NA	NA	NA	NA
	59-75	5.2500	NA	NA	NA	NA	NA
	76-80	3.7500	NA	NA	NA	NA	NA
	Annual Trail	NA	NA	0.2240	2-10	0.2240	11+



Commission Schedule Addendum

Life Insurance Company of the Southwest (LSW)

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† First-year commissions are based on premiums received and credited during the first twelve months (first year) of the annuity contract. Renewal commissions 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, LSW will reduce commissions in an amount equal to the commission payable on the Withdrawal Charge so waived, but never to exceed the commission paid. First year and renewal commissions shown are gross commissions. Actual commissions paid are reduced by all commissions or service fees paid on the subject Policy to all sub-agents or sub-agencies.

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 (e.g., 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 Company to the extent the commission schedules permit but only while the Agent Agreement 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.

For any policy issued after January 1, 2010, such policy will not be eligible for commission payment pursuant to this schedule from and after the date LSW determines the policyholder owning such policy is not receiving adequate 403(b)/457 service pursuant to LSW's and/or the subject plan's 403(b)/457 operating rules. LSW will provide notice of any such decision prior to making such commission change.

Commissions on Policies issued as a replacement for another LSW or NLV Policy will be reduced according to LSW 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).

* Modified commissions are utilized in states that require a modified withdrawal charge schedule on select LSW annuities. See the LSW 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 at anytime before the first policy anniversary: 1) One hundred percent (100%) of all paid commissions shall be indebtedness due LSW if death of the Annuitant and/or Owner occurs within the first one hundred and eighty three (183) days from policy issue; or 2) One half (50%) of all paid commissions shall be indebtedness due LSW if death of the Annuitant and/or Owner occurs after one hundred and 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 Premier 10 or SecurePlus Marquee 10 Policy when a Death Benefit is paid on such Policy due to the death of the Owner and/or Annuitant at anytime before the first policy anniversary. One hundred percent (100%) of all paid commissions shall be indebtedness due LSW if death of the Annuitant and/or Owner occurs within the first three hundred and sixty five (365) days from policy issue

Issue age is determined by actual age of the Annuitant.

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



National Life
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Commission Schedule Addendum

Life Insurance Company of the Southwest (LSW)

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The Optional Trail Commission Schedule can be elected on a Policy by Policy basis by the writing Agent on applicable products.

Trail commissions are vested and payable quarterly beginning at the end of the fifth policy quarter following the Policy issue date. The Trail Commission shown is an annual rate, $\frac{1}{4}$ 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 Optional Trail Commission Schedule. In Policy years 11+, trail commissions are not paid, instead non-vested service fees are paid while the Agent Agreement remains in-force.

Service Fees under the Optional 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 Optional Trail Commission Schedule has been selected total at least \$1,000,000; and
- 2) the writing agent has been continuously appointed with the Company 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 Agent to be appointed with the Company to be eligible for such Trail Service Fees. All other conditions required for Agent to be paid Trail Service Fees shall be unaffected by this vesting provision.

Large Case Compensation

Compensation Not Determined by Commission Schedules

This 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.

Upon the issuance of a large premium policy(ies) as exclusively determined by Insurers on a case by case basis the following guidelines will apply:

1. Life insurance - Not premium Financed

- a. On life insurance policies with annualized Commissionable Target Premium or Premium (CTP or Premium) of \$250,000.00 up to \$500,000.00, all compensation, including first year commissions, expense allowance, incentive commissions, and bonuses are subject to the following requirements: (1) validation that the premium check has cleared the payee's bank; (2) verification by National Life Insurance Company and Life Insurance Company of the Southwest, (Insurers) home office of a valid signed delivery receipt and delivery requirements; (3) expiration of the applicable free-look period.
- b. Once these conditions have been met, producer compensation on large cases shall be paid in accordance with the following schedule: (i) 50% of the producer compensation will be paid 'as earned' during the first policy year, and (ii) 50% of the producer compensation will be paid after receipt of the first annual renewal CTP or Premium by the home office. If the first complete renewal CTP or Premium is other than annual mode, the Insurer shall determine when and in what amount producer compensation shall be paid. A large case is one in which the total first year CTP or Premium on the same insured, whether for one policy or more, is in excess of \$250,000 of CTP or Premium in the aggregate (if applicable). Aggregated life insurance policy purchases which equal or exceed \$250,000.00 will be made retroactive to the first dollar of CTP or Premium (commission reduction is on the entire amount). Subsequent premiums may result in a chargeback if such premium causes the aggregate premium to exceed \$250,000 premium.
- c. For life insurance policies with an annualized CTP or Premium greater than \$500,000.00, Insurers shall determine compensation payable on a case by case basis, but in no event shall such compensation exceed the allowable limits as prescribed by regulatory authorities.
- d. Once conditions have been met, applicable commissions will be released on the next regularly scheduled commission pay cycle.

2. Life insurance - Premium Financed

Commission schedules are available upon request to those approved by Insurers to submit Premium Financed business. Payment will be subject to the same requirements as for non-premium financed business see Section 1 above.

3. Annuities

- a. On annuity contracts with \$500,000 up to \$1,000,000 of premium, all compensation, including first year commissions, incentive commissions, and bonuses are subject to the following requirements: (1) validation that the premium check has cleared the payee's bank; (2) verification by National Life Insurance Company and Life Insurance Company of the Southwest, (Insurers) home office of a valid signed delivery receipt and delivery requirements; (3) expiration of the applicable free-look period.
- b. For annuities with over \$1,000,000 of premium, Insurers shall determine compensation payable on a case by case basis, but in no event shall compensation exceed the allowable limits as prescribed by regulatory authorities.
- c. Once conditions have been met, applicable commissions will be released on the next regularly scheduled commission pay cycle.