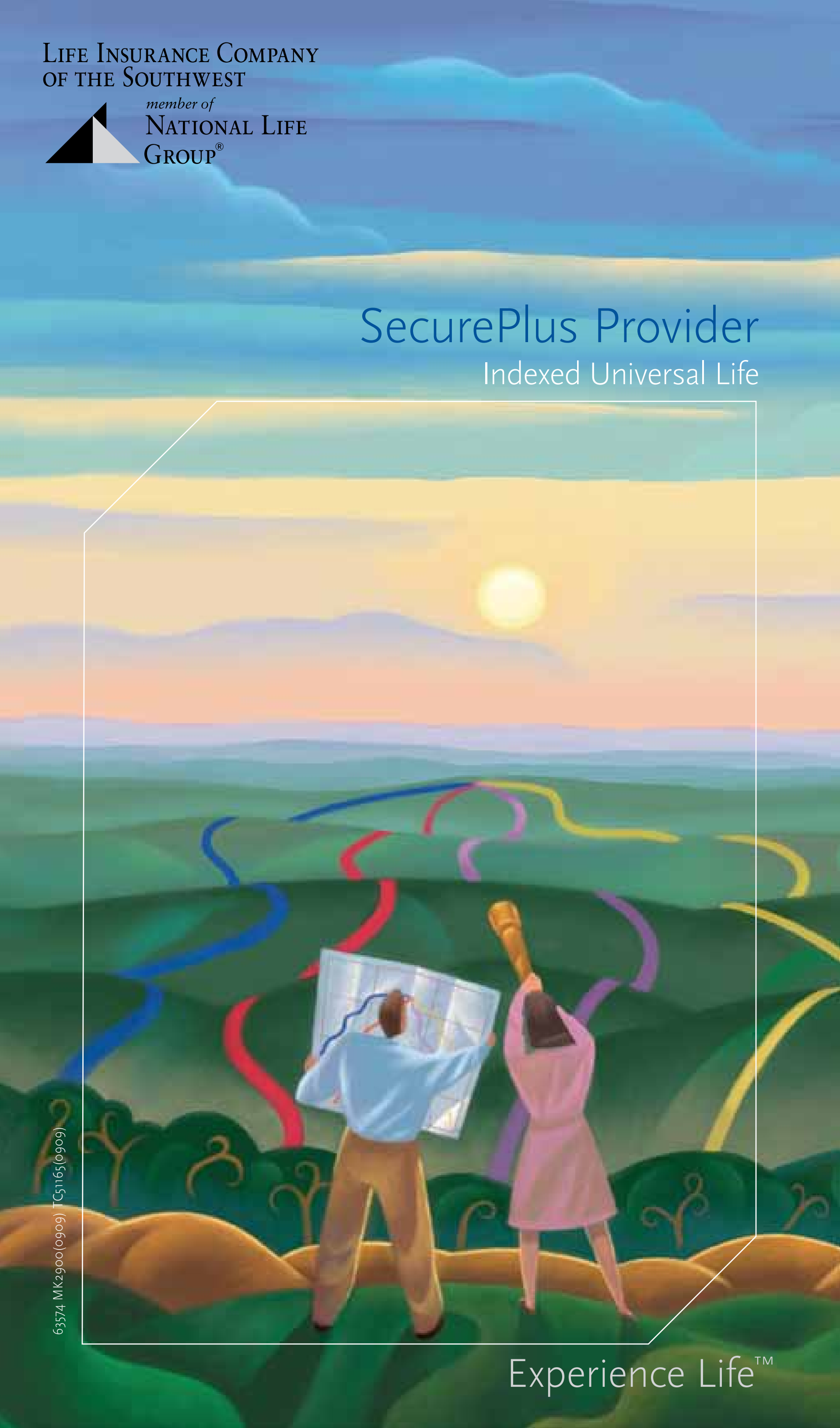
Life Insurance Company of the Southwest
member of National Life Group®

SecurePlus Provider

Indexed Universal Life



Experience Life™

63574 MK2900(0909) TC51165(0909)

SecurePlus Provider from Life Insurance Company of the Southwest (LSW), is a flexible premium universal life policy with an indexed interest feature. With SecurePlus Provider, you can...

Select a Fixed Interest Strategy or earn indexed interest based on changes in value of the Standard & Poor's (S&P) 500® Index

Accumulate tax-deferred cash value as well as provide an income tax-free death benefit for your beneficiaries

Access your accumulated cash on a tax-advantaged basis[1]

Enjoy the security of knowing that your policy values will not be lost due to a decline in the S&P 500® Index

Adjust your premium payments and death benefit amounts to meet your changing needs

Choose from a wide range of living benefits and tailor your coverage to fit your needs

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1 Policy loans and withdrawals reduce the policy's cash value and death benefit and may result in a taxable event.

You need the security that comes with knowing you're protected – regardless of where life's journey takes you.

SecurePlus Provider was created with one thing in mind – to provide you with

Options for Life

How **SecurePlus Provider** Works

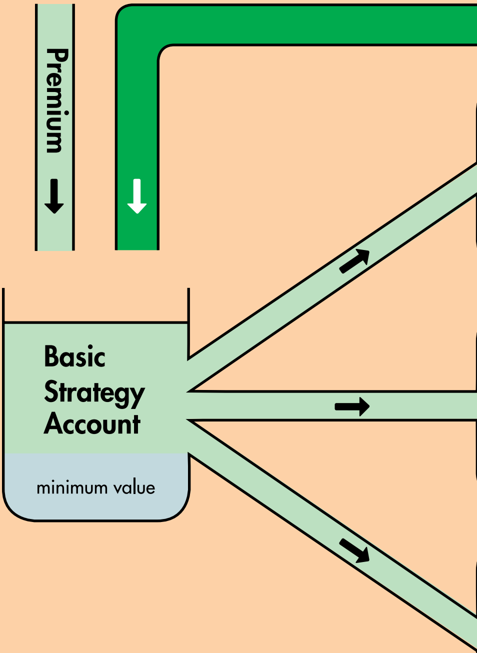
Basic Strategy

Declared interest credited daily, 2% minimum guarantee[2]

Funds above minimum swept into chosen strategies monthly

Basic Strategy minimum value: approximately 12 months of charges

Policy charges withdrawn monthly



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

SecurePlus Provider is all about providing you with options. Based on your financial objectives, risk tolerance, and living benefit needs, you have the flexibility to design a policy that can protect you and your family.

Interest Options

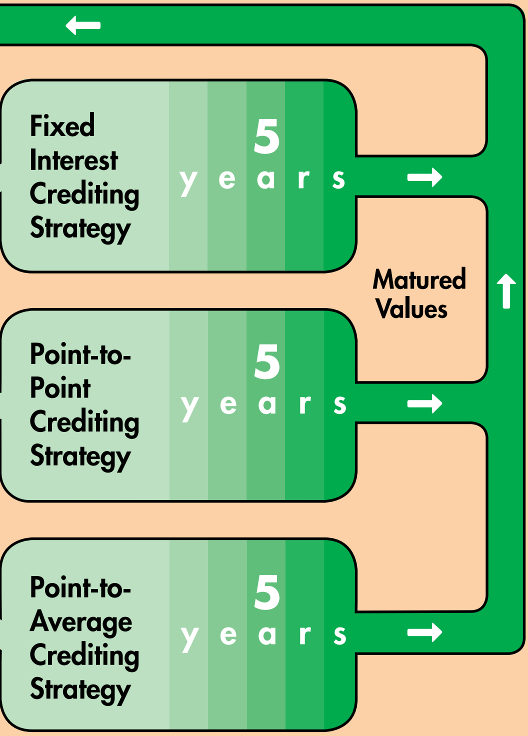
As a policyholder, you can allocate premiums to the interest crediting strategies that best fit your goals. SecurePlus Provider features three choices of interest crediting options. They include a Fixed Interest crediting strategy and two indexed crediting strategies that are based on changes in value of the S&P 500® Index:

Point-to-Point Strategy

With a guaranteed 100% Participation Rate and a varying Cap

Point-to-Average Strategy

With a varying Participation Rate and a guaranteed no Cap



Fixed Interest
Crediting Strategy

Uses a rate declared by the company

Guarantee: 2% interest[2]

Point-to-Point
Crediting Strategy
With Annual Reset

Uses the S&P 500® Index

Guarantees: 100% Participation Rate, 0% Floor and 2% interest[2] annually over five-year term

Point-to-Average
Crediting Strategy
With Annual Reset

Uses the S&P 500® Index

Guarantees: No Cap, 0% Floor and 2% interest[2] annually over five-year term

At end of five-year term, values are recycled through the Basic Strategy for reallocation.

Options for life

- Three interest crediting options: Fixed Interest, Point-to-Point, and Point-to-Average
- Customization of features and benefits with available riders[3]
- Two death benefit options; level or increasing

Guarantees to provide certainty in an uncertain world

- Guaranteed 100% Participation Rate with Point-to-Point Strategy
- Guaranteed no Cap with Point-to-Average Strategy
- Guaranteed 2% interest rate on Basic and Fixed Interest Strategies[4]
- Guaranteed interest rate of at least 2% annually over a five-year term for indexed strategies[4]
- Guaranteed five-year policy protection period[5]

Flexibility to cover your changing needs

- Improved access to your policy's accumulated cash via loans[6]
- Access to death benefit value while you are living[7]
- Ability to adjust premium payments and insurance coverage as your needs change

Value for you and your family

- Multiple coverages for multiple insureds[8]
- No additional cost accelerated benefit riders[7]
- 1.25% Account Value Enhancement credited to your accumulated cash value starting at the end of policy year ten

A Revolutionary Solution

Disability Income
Money to help pay your bills.

Retirement Income
Money for a secure retirement.

Accelerated Living Benefits
Chronic, Critical, or Terminal Illness Riders.

Life Insurance
Money for your family.

LIFE INSURANCE YOU DON'T HAVE TO DIE TO USE

3 Riders are optional, require an additional premium – unless otherwise noted – and may not be available in all states.

4 Guarantees are dependent upon the claims-paying ability of the insurer.

5 Policy Protection Period: Premium payments just equal to the Minimum Monthly Premiums will ensure that this policy remains in force during the Policy Protection Period, but this level of funding will not necessarily provide for the build up of Accumulated Value in the policy. There may be advantages to you of paying additional premiums sufficient to fund the build up of significant Accumulated Value in this policy.

At the end of the Policy Protection Period, if sufficient Accumulated Value has not been built up in the policy during the Policy Protection Period, payment of a premium significantly higher than the Minimum Monthly Premium may be required to keep the policy in force.

6 Policy loans and withdrawals reduce the policy's cash value and death benefit and may result in a taxable event.

7 The Accelerated Benefits insurance riders have exclusions, limitations, reductions of benefits and/or terms under which the rider may be continued in force or discontinued. For costs and complete details of coverage, call or write your agent or company.

Use of the Accelerated Benefits riders, form series 8052(0798)/8095 (0399/8165(0703), reduces the Cash Value and Death Benefit otherwise payable under the policy. Receipt of Accelerated Benefits may be a taxable event and may affect your eligibility for public assistance programs. Please consult your personal tax advisor to determine the tax status of any benefits paid under this rider and with social service agencies concerning how receipt of such a payment will affect you, your spouse and your family's eligibility for public assistance. Chronic illness riders are not available in CT, KS, LA, MT, ND, NY, OR and WA. Critical illness riders are not available in CT, MA, MT, ND, NJ and NY.

8 Other Insured Rider, form series 8057(0798) is not available in MA, MT and ND.

Experience Life™

LIFE INSURANCE COMPANY
OF THE SOUTHWEST
member of
NATIONAL LIFE
GROUP®

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LSW SecurePlus Provider, form series 8212/8212ID(0305), Indexed Universal Life Insurance and applicable riders are underwritten by Life Insurance Company of the Southwest, Dallas, Texas. An additional premium is charged for some riders. Riders are not available in all states. Benefits and terms may vary by state.

The S&P Composite Index of 500 stocks (S&P 500®) is a group of unmanaged securities widely regarded by investors to be representative of large-company stocks in general. An investment cannot be made directly into an index.