



The chart compares the 14-year accumulation value (premiums + interest credited) of LSW's *SecurePlus Gold* (Policy Form Nos. 7912 and 7918), an indexed annuity, and LSW's *SPDA 5* (Policy Form No. 7682), a traditional fixed annuity. Both policy terms have a 10 year withdrawal charge period. The above illustration is reflective of a single premium payment into both LSW annuities, with an issue date of 10/21/1996. The S&P 500 Index results are without dividends. The annuity values are measured each year on 10/21. Past interest credited results are no indication or guarantee of future interest credits. *Interest rate is annual effective rate.

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We do not hide our renewal rate history. We know of its critical importance to our policyholders, and we publish it!

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