National Life Group®

# Zenith Growth 10

SINGLE PREMIUM INDEXED ANNUITY



# Maximize Your Growth Potential

## *Designed for Retirement Dreams*

Products issued by
**Life Insurance Company of the Southwest®**

# Zenith Growth 10

**Protection against market fluctuations.**

## Maximized Retirement Growth Potential.

Zenith Growth 10 is a single premium, fixed indexed annuity that can give you a strong chance to grow your retirement strategy — while avoiding setbacks that could delay your retirement.





**PROTECT**
your contributions

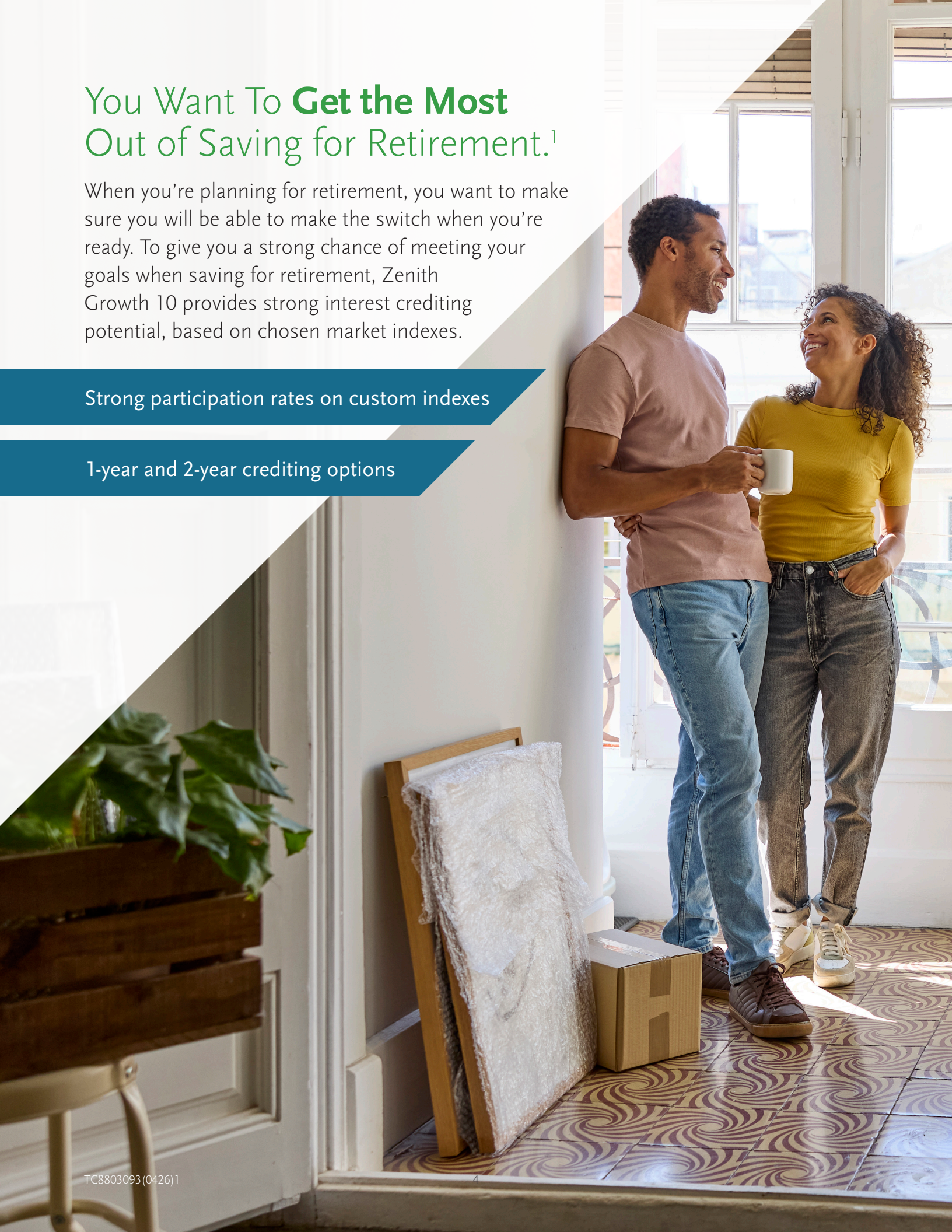
**HELP GROW**
the value of your policy

**MAXIMIZE**
your growth potential

# You Want To **Get the Most** Out of Saving for Retirement.[1]

When you're planning for retirement, you want to make sure you will be able to make the switch when you're ready. To give you a strong chance of meeting your goals when saving for retirement, Zenith Growth 10 provides strong interest crediting potential, based on chosen market indexes.

- Strong participation rates on custom indexes
- 1-year and 2-year crediting options



# How The Value of Your **Policy Grows**

## Get a fixed rate or interest credited based on the growth of a market index — without directly participating in the market.[2]

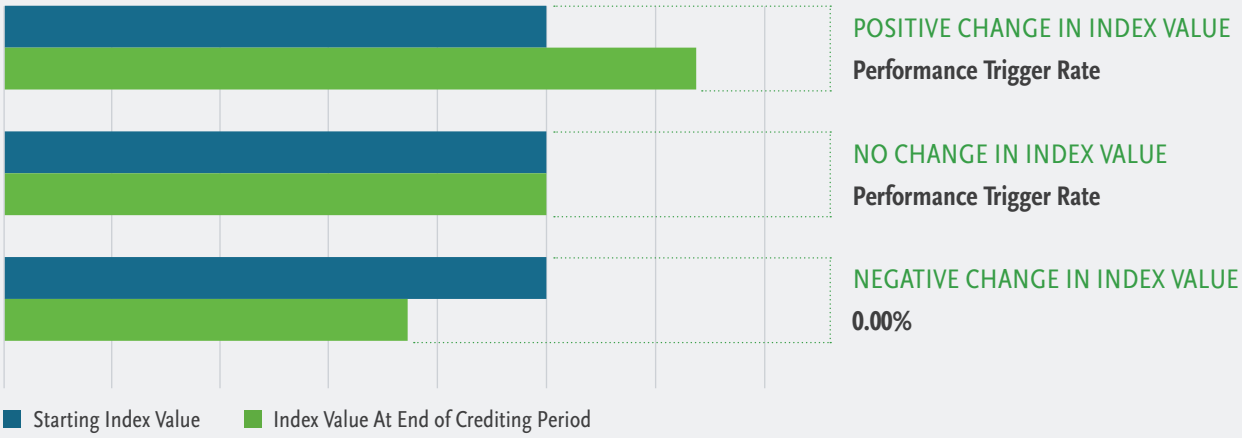
If you allocate money to an index crediting option, your cash value growth is based on the performance of a market index in a 1-year period or 2-year period. If the change is positive, your policy is credited interest after applying caps (if any) and participation rates.[3]

A **cap** determines the maximum interest you can earn in a period. Not all index strategies are capped.

A **participation rate** determines how much of the market index gains are credited to your policy.

This can be 100%, lower, or higher, depending on the strategy.

### Performance Trigger Crediting Option




Money allocated to a performance trigger index crediting option is credited interest as long as the change in index value is not negative. For example, if the performance trigger rate is 7.00%, you'd get that rate even if the index value remains unchanged.

Interest is locked in — you can never lose interest previously credited.

# How **You're Protected**

## An indexed annuity offers the opportunity for tax-deferred growth based on the performance of a chosen market index. If the index declines, your annuity won't lose value due to that decline — the lowest interest credited is 0%.[4]

You can also choose an option that provides a set interest rate. With a declared interest strategy, your premium earns a guaranteed rate, regardless of how the market index performs.



## Upside Potential

- Diversify with multiple index crediting options, including a performance trigger option, which credits interest as long as the index did not lose value.
- Ask your financial professional about which options best suit your needs.

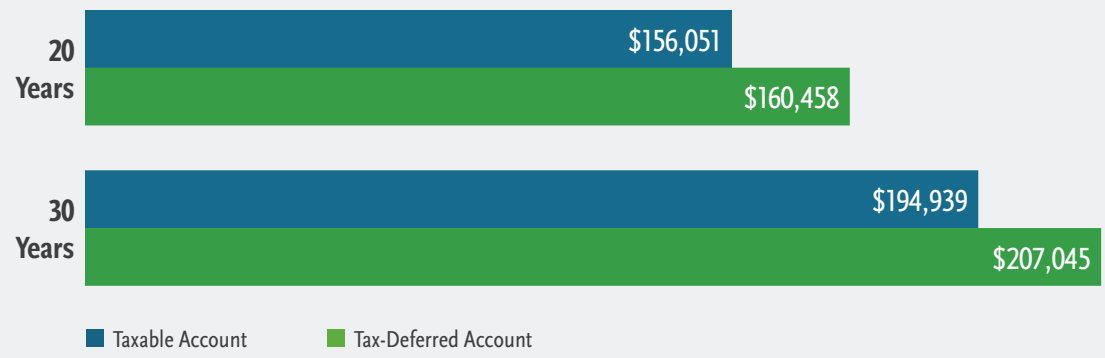
## Tax-Deferred Growth

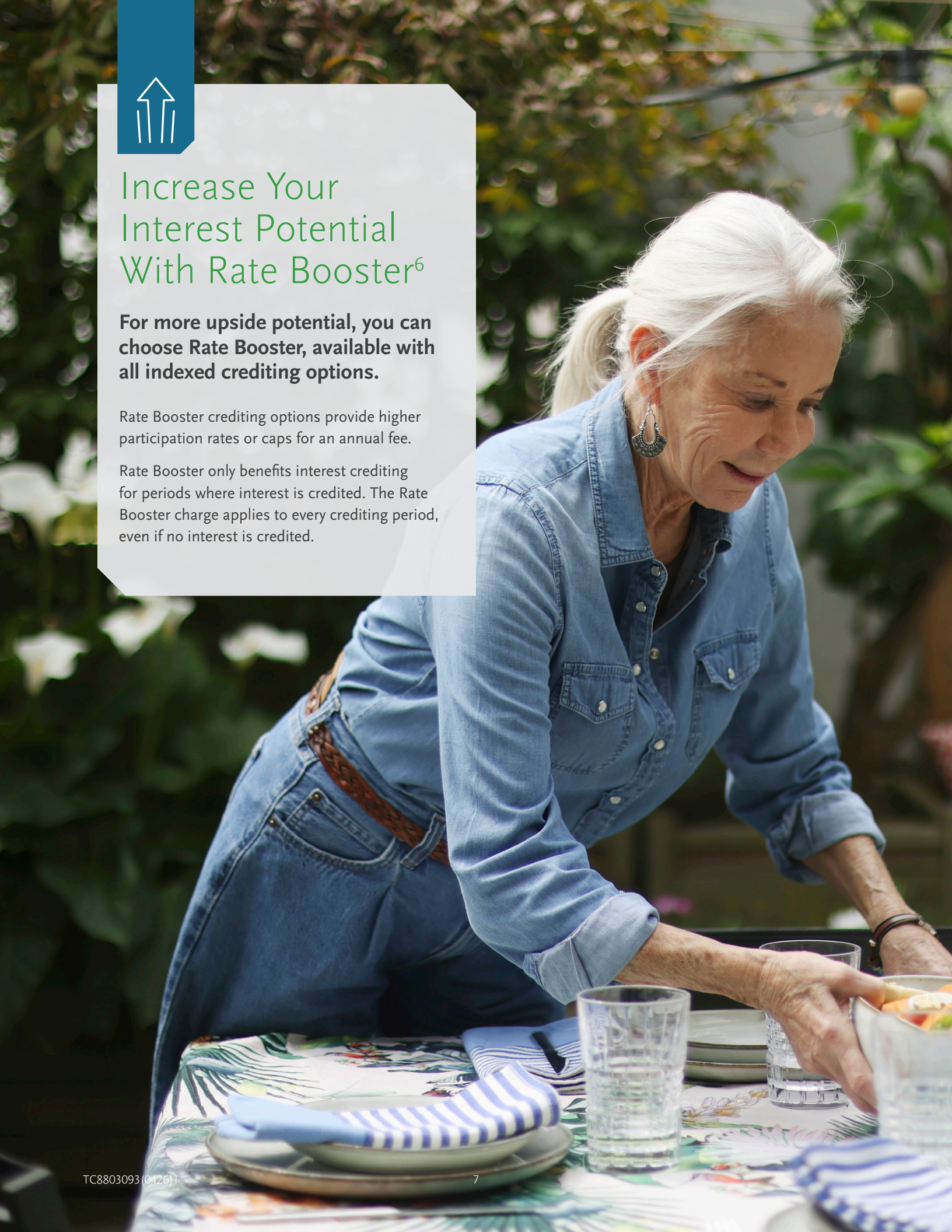
- Your money can potentially earn interest and grow tax deferred until withdrawn or received as income.
- Annuities owned by trusts or corporate entities may not enjoy tax deferral.

## Downside Protection

- Never lose a penny of your paid premiums.[4]
- The least interest you are ever credited is 0%.

### The Benefit of Tax Deferred Growth[5]





# Increase Your Interest Potential With Rate Booster[6]

**For more upside potential, you can choose Rate Booster, available with all indexed crediting options.**

Rate Booster crediting options provide higher participation rates or caps for an annual fee.

Rate Booster only benefits interest crediting for periods where interest is credited. The Rate Booster charge applies to every crediting period, even if no interest is credited.

# **Never Lose** a Penny of Paid Premiums.

As the longest standing issuer of indexed annuities,[7] we have seen many stock market upswings and downturns. As retirement gets closer, volatility is a worry for many, because there's not much time to recover from market losses.

The good news is that you're not exposed to this risk because indexed annuities do not directly participate in any stock or equity investment, and you can never get less than 0% interest in any given period.

| | |
|---|---|
| **2008** Mortgage Meltdown | **$2.3 trillion lost in retirement plans**[8] |
| **2018** Bond market spike and inflation fear | **$5 trillion in market losses**[9] |
| **2020** COVID pandemic | **$6 trillion in market losses**[10] |

**During these market declines, our indexed annuity policyholders never lost a penny of their policy value.**[4]



# **What Happens** if I Take Out Some or All Of The Money From My Annuity Before the End Of the Policy?

When you take money from your annuity in the first nine years, you may incur a withdrawal charge. The amount of the charge depends on how long you've had the annuity and how much you withdraw.

- Withdrawals in the first policy year are subject to a withdrawal charge and Market Value Adjustment (MVA).[11]
- After the first policy year, you may withdraw in any one year up to 10% of the accumulation value without incurring a withdrawal charge or MVA.[12]
- The minimum partial withdrawal you may request is $500, and your accumulation value must be no less than $5,000 after the withdrawal.

**Withdrawal charges:**

| Year 1 | Year 2 | Year 3 | Year 4 | Year 5 |
|---|---|---|---|---|
| 8.25% | 8% | 7% | 6% | 5% |
| **Year 6** | **Year 7** | **Year 8** | **Year 9** | **Year 10** |
| 4% | 3% | 2% | 1% | 0% |

If you make a withdrawal before age 59½, you will be subject to a 10% federal income tax penalty unless you qualify under one of the exceptions provided by law. 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 may deduct it from your policy benefits



# Is This Annuity the **Right Choice** for Me?

Zenith Growth 10 may be a good choice to save for retirement, while helping to protect your principal:

### ☑ I want to retire on my terms and not be dependent on the market.

- Take advantage of the declared index strategy without worrying about losing a penny of the value of your policy.[4]

### ☑ I'm looking for a way to maximize my growth potential for retirement.

- Choose between multiple index crediting strategies with strong growth potential (or a fixed rate account).
- Increase your interest potential with Rate Booster.
- Watch your retirement contributions grow tax-deferred.
- Spread index crediting over 12 months, using Dollar Cost Averaging.[13]

### ☑ I want strong growth potential.

- Strong interest crediting potential.

### ☑ I may require access to my money.

- Withdraw up to 10% of your accumulation value without a withdrawal charge or MVA, starting in year two.
- Use the Nursing Care Rider or Terminal Illness Rider to access a portion of your accumulation value without a withdrawal charge if you become confined to a nursing care facility or are diagnosed with a terminal illness, starting in year two.[14]
- Use the Emergency Access Waiver to have all withdrawal charges and MVA waived for 403(b) hardship or 457(b) unforeseen emergency distributions, if approved by the Plan/TPA. For separation from service or disability, withdrawals up to 20% of the accumulation value in years 2-4, and all withdrawals starting in year five, don't incur a withdrawal charge or MVA to use this waiver, the policy must have been in force for at least one year and all distributions must be payable directly to the annuitant.[15]





## What Happens After I Die?

With Zenith Growth 10, your named beneficiaries can avoid the expense, delay, and publicity of probate. If you are the Annuitant and you die while this annuity is in force, the full accumulation value will be paid to your beneficiary without withdrawal charges.

## Other Information

| | | |
|---|---|---|
| **Issue Ages:** | 0-85 | |
| **Minimum Premium:** | $25,000 | |
| **Maximum Premiums:** | Ages 0–70: | $2,000,000 |
| | Ages 71–75: | $1,500,000 |
| | Ages 76–80: | $1,000,000 |
| | Ages 81–85: | $500,000 |
| | Higher amounts may be available with home office approval. | |

Zenith Growth 10 fixed indexed annuity, Policy Form Series 20834(0123)/ICC23-20834(0123), Performance Trigger Crediting Strategy Rider, form series 20834(1024)PT/ICC24-20834(1024)PT, Declared Crediting Strategy Rider, form series 20834(0123)FXD/ICC23-20834(0123)FXD, Dollar Cost Averaging Rider, form series 20834(0123)DCA/ICC23-20834(0123)DCA, Market Value Adjustment Rider, form series 20834(1024)MVA/ICC24-20834(1024)MVA, Emergency Access Waiver rider, form series 20934(0124)EAW/ICC24-20934(0124)EAW, Nursing Care Rider form series Form No. 7648, and Terminal Illness Rider form series Form No. 7649, or state variation thereof, are issued by Life Insurance Company of the Southwest. This advertising material is used by multiple states, some with varying form number requirements; therefore, all required variations are provided. Not all policies or riders are available in all states — please check with your agent regarding availability in your state.

1 Buying an annuity within an IRA or other tax-deferred retirement plan doesn't give you any extra tax benefits. If you're thinking about purchasing an annuity as part of a retirement plan, base your decision on the annuity's features and benefits, and on its risks and costs, not on tax considerations.

2 Indexed annuities do not directly participate in any stock or equity investments.

3 Cap and participation rates may change. When they change, new deposits will get updated rates. Premiums deposited before the rate change will keep their original rates until the end of the crediting period.

4 The 0% floor provided by an indexed annuity ensures that during crediting periods where the index is negative, that no less than 0% interest is credited to the index strategy. This means that premiums paid and interest earned will not be reduced by market volatility. Rider charges continue to be deducted regardless of whether interest is credited.

5 Assumes $100,000 growing at 3% interest and a 25% tax bracket. This is a hypothetical example for illustrative purposes only and does not represent the actual results of any particular financial product.

# More Than 175 Years of Service

Our products and services have a long track record of supporting clients at every step of their life's journey.



## Financial Strength Ratings for National Life Insurance Company and Life Insurance Company of the Southwest*

As of May 1, 2026.

* Ratings subject to change.

| A+ (Superior) | A+ (Strong) | A1 (Good) |
|---|---|---|
| BY A.M. BEST | BY S&P GLOBAL RATINGS | BY MOODY'S |
| Second highest of 16 rankings | Fifth highest of 21 rankings | Fifth highest of 21 rankings |

**#1** Provider of Indexed Annuities in Employer Sponsored Plans[17]

Longest Standing Issuer of Indexed Annuities[8]

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6 The Rate Booster strategy is optional for all indexing strategies. Money allocated to a Rate Booster strategy has a 1% annual charge deducted from the accumulation value. Charges continue to be deducted as long as rate boosters are used, whether or not interest is credited.
7 Insurance News Net, FIAs at Age 20, 2015. Not intended as a current statistic, this is included for historical perspective.
8 Time Magazine, October 7, 2008. Not intended as a current statistic, this is included for historical perspective.
9 Fortune, "Commentary: What's Next for the Stock Market", 2/13/2018. Not intended as a current statistic, this is included for historical perspective.
10 Market Insider March 12, 2020 - Stock Market Erased $6 Trillion in Wealth Last Week. Not intended as a current statistic, this is included for historical perspective.
11 See your policy for full details about withdrawal charges and the Market Value Adjustment. A Market Value Adjustment will apply to withdrawals in excess of the penalty-free withdrawal amount for the first 10 policy years.
12 If permitted by the IRS. All withdrawals made from annuities with pre-tax contributions are taxed as ordinary income. All withdrawals from an annuity purchased with non-qualified monies are taxable as ordinary income only to the extent there is a gain in the policy. In addition, withdrawals prior to age 59½ may be subject to a 10% Federal Tax Penalty. You will still incur a bonus recapture charge, based on how long you've had the annuity and how much you withdraw.
13 Dollar Cost Averaging (DCA) does not guarantee an advantage over not using the DCA feature.
14 Depending on state availability. Use the Nursing Care Rider or Terminal Illness Rider to access a portion of your accumulation value without a withdrawal charge if you become confined to a nursing care facility or are diagnosed with a terminal illness, starting in year 2.
15 Use the Emergency Access Waiver to have all withdrawal charges waived for 403(b) hardship or 457(b) unforeseen emergency distributions, if approved by the Plan/TPA. For separation from service or disability, withdrawals up to 20% of the accumulation value in years 2-4, and all withdrawals starting in year 5, don't incur a withdrawal charge. To use this waiver, the policy must have been in force for at least one year. The MVA is waived for Emergency Access Waiver benefits. All amounts withdrawn under the Emergency Access Waiver rider must be paid directly to the annuitant. At the time of the withdrawal, the policy must qualify under Internal Revenue Code Section 403(b) or 457(b). The withdrawal must be a legally permitted distribution under the applicable Internal Revenue Code. See your policy for full details.
16 LIMRA LOMA U.S. Individual Annuities Sales Survey, Participant's Report, 3Q2024, published by LL Global, Inc℠

National Life Group® is a trade name representing various affiliates, which offer a variety of financial service products. Life Insurance Company of the Southwest (LSW), Addison, TX, is a member of National Life Group.

Each company is solely responsible for its own financial condition and contractual obligations. LSW is not an authorized insurer in NY and does not conduct insurance business in NY.

No bank or credit union guarantee | Not a deposit | Not FDIC/NCUA insured | May lose value | Not insured by any federal or state government agency

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