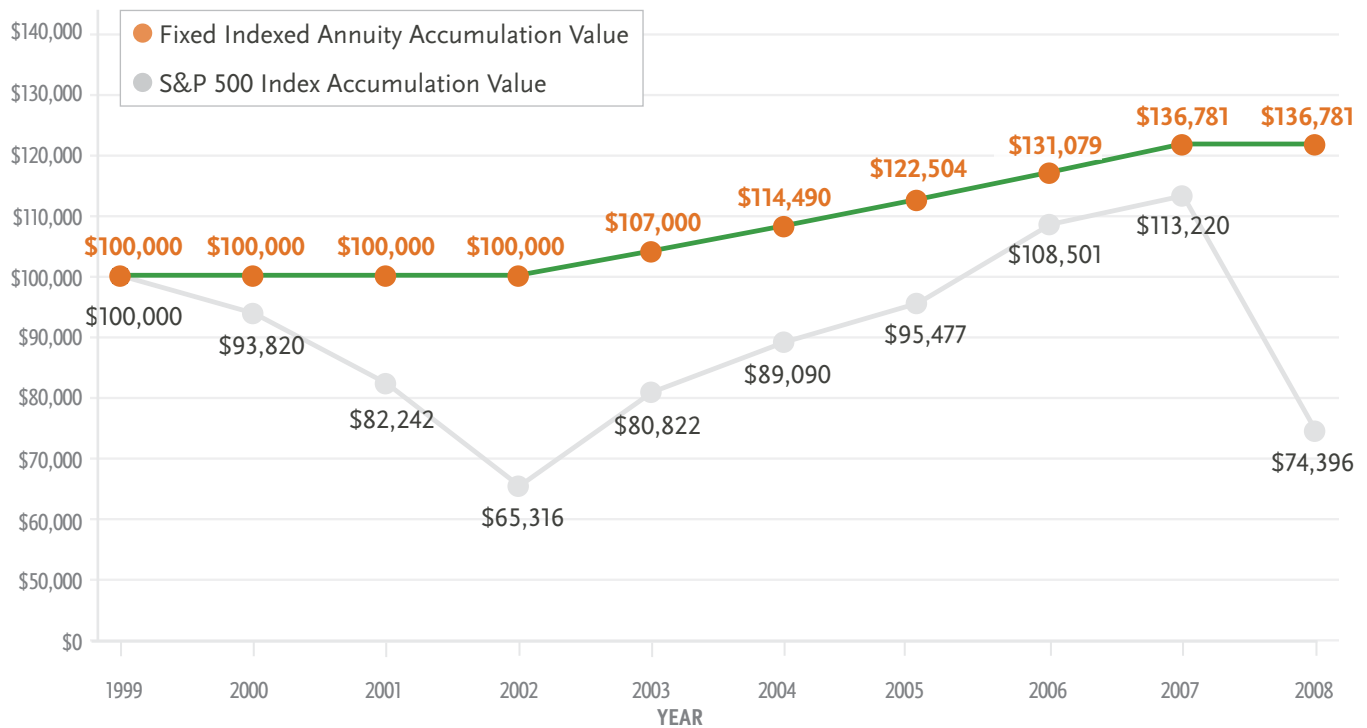


# A Smooth Ride to Retirement

Saving for retirement in a fixed indexed annuity will allow you to enjoy increases in the value of your annuity when the index is up without the concern of losing money when the index is down.<sup>1</sup>

## A Hypothetical Performance Over Nine (9) Years



Note: Chart is a hypothetical back cast of a Zenith Growth product first available June of 2023. This hypothetical example includes one of the most significant market declines in recent history to illustrate the benefits of the annuity “floor”. 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. However, the contract’s “cap” also imposes a limit on the highest amount of interest that can be credited based in-part on an increase in the underlying index. This means that when the index experiences large gains the index crediting will never be greater than the cap even if the index itself experiences a higher return.



You will be able to sleep well knowing your money is not subject to market loss and you may not have to delay retirement due to a downturn in the market.

Fixed Indexed Annuity Products issued by  
**Life Insurance Company of the Southwest®**

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

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Hypothetical chart and graph assume \$100,000 purchase payment allocated 100% to the S&P 500 Index Point-to-Point indexed account with no prior withdrawals, point-to-point interest crediting method, 9-year surrender charge schedule, and allocation date of January 3 starting in 2000. To simplify the example, this chart also assumes a consistent indexed interest cap rate for the 9-year period: 7%. Actual cap rates are subject to change and could be lower than the cap rate assumed on this hypothetical example, but will never be less than the minimum cap shown in your contract. For comparative purposes, the S&P 500 Index accumulation value shows the value of \$100,000 starting on January 3, 2000 and ending on each annual allocation date that corresponds to the allocation date of the Horizon Growth contract values shown above, assuming the historical performance of the S&P 500 Index (without dividends) for each period shown. It is not intended to project or predict the future performance of any specific financial product. You cannot invest in an index.

FIT Horizon Growth indexed annuity, form series 20710(0320), or state variation thereof and all associated riders are issued by Life Insurance Company of the Southwest (LSW). LSW is not an authorized insurer in New York and does not conduct insurance business in New York. Not all policies or riders are available in all states – please check with your agent regarding availability in your state. This advertising is not approved for use in DE, ID, OK, OR, WY.

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1. Assuming no withdrawals during the withdrawal charge period. Rider charges continue to be deducted regardless of whether interest is credited. Indexed annuities do not directly participate in any stock or equity investments. Guarantees are dependent on the claims paying ability of the issuing company. Indexed annuities have surrender charges that are assessed during the early years of the contract if the annuity is surrendered.

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