



Zenith Income 7

SINGLE PREMIUM INDEXED ANNUITY

Build your retirement savings to
Maximize guaranteed lifetime income

Activation Bonus
Up to 200%

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.

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.

Zenith Income 7

Protected From Market Risk. Ready to Grow.

Maximized lifetime income.

Zenith Income 7 is a single premium, fixed indexed annuity that helps you maximize guaranteed lifetime income — while protecting your principal from market loss.





PROTECT
your principal



GROW
your savings securely



MAXIMIZE
guaranteed lifetime income

Maximize guaranteed lifetime income.

You have saved diligently for your retirement — but can you make your savings last for the rest of your life?

Zenith Income 7 with the Guaranteed Lifetime Income Rider (GLIR^{*}) can help your savings become retirement income that you can never outlive, while you still retain access to the remaining cash value.

When the GLIR benefit is activated, you are guaranteed a stream of income for the rest of your life!

Lifetime income can start immediately

When you activate your Guaranteed Lifetime Income Rider, the amount of income you receive is boosted with an **activation bonus up to 200%**, depending on whether you choose the **Max Bonus GLIR** or the **Split Bonus GLIR**, both of which have an annual charge. The Split Bonus GLIR also offers a premium bonus, credited to the accumulation value at issue.

You can receive lifetime income as soon as you're ready to activate the GLIR.

Level or increasing income

When you activate your Guaranteed Lifetime Income Rider, you can choose to get a level payment for life or an amount that will increase over time. If you select increasing income, your initial income will be lower than the level income, but your income will increase by 2.5% every year — until your accumulation value reaches zero dollars. Then, your income will lock in at the amount it has reached at that time.



Make your savings last

Many seniors plan for a 20-year retirement, but for some that may result in outliving their savings. According to data from the Social Security Administration:¹

At age 65,

1 out of 3

people are expected to **live until at least 90**

At age 75,

1 out of 7

people are expected to **live until at least 95**

^{*} GLIR has a charge of 1% of the accumulation value, deducted annually.

Choose the GLIR that's right for you.

Both the Max Bonus GLIR and the Split Bonus GLIR provide a guaranteed lifetime income. You can choose the GLIR that works best for you when you purchase the Zenith Income 7 annuity. Here's the difference between the two.

Max Bonus GLIR²

The Max Bonus GLIR provides a one-time activation bonus that boosts your payments when you are ready to start receiving income.

The activation bonus increases the amount of income you receive by 115%–200%, depending on when you activate the GLIR.

Max Bonus GLIR Schedule

Policy Year Income Elected	Activation Bonus	Policy Year Income Elected	Activation Bonus
1–5	115%	16–20	170%
6–10	125%	21+	200%
11–15	145%		



Meet Janet*

Janet wants to **maximize her potential lifetime income** with the highest activation bonus of the two GLIR options.

Janet purchases a Zenith Income 7 annuity with the **Max Bonus GLIR**. At age 65, she's ready to start receiving income in the 16th policy year.

Janet's Guaranteed Lifetime Income

Accumulation Value at Distribution:	\$475,000
X Activation Bonus:	170%
X Withdrawal Percentage:	5.65%
Annual Lifetime Income:	\$45,623

Split Bonus GLIR²

The Split Bonus GLIR provides a 5% premium bonus, increasing the accumulation value at issue. It also gives you a one-time activation bonus that boosts your payments when you are ready to start receiving income.

Split Bonus GLIR Schedule

Policy Year Income Elected	Activation Bonus	Policy Year Income Elected	Activation Bonus
1–5	105%	16–20	150%
6–10	115%	21+	175%
11–15	130%		



Meet Gabriel*

Gabriel wants guaranteed lifetime income but he also likes getting an **upfront bonus** to drive higher accumulation value. That also allows him to make his accumulation value last longer so he may leave a death benefit when he dies.

Gabriel purchases a Zenith Income 7 annuity with the **Split Bonus GLIR**. At age 65, he's ready to start receiving income in the 16th policy year.

Gabriel's Guaranteed Lifetime Income

Accumulation Value at Distribution:	\$500,000
X Activation Bonus:	150%
X Withdrawal Percentage:	5.65%
Annual Lifetime Income:	\$42,375

Hypothetical examples for illustrative purposes only – these do not represent the actual results of the product.

*Not a real customer.

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 without activating the GLIR, there may be a bonus recapture and a withdrawal charge. The amount of the charge depends on how long you've had the annuity and how much you withdraw.

If you haven't activated the GLIR:

- In the first 7 policy years, there may be a bonus recapture if you make a withdrawal and you have elected the Split Bonus.
- Withdrawals in the first policy year are subject to a withdrawal charge and Market Value Adjustment (MVA).³
- 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.
- The minimum partial withdrawal you may request is \$500, and your accumulation value must be no less than \$5,000 after the withdrawal.

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.

Withdrawal charges:

Year 1	Year 2	Year 3	Year 4
8.25%	8%	7%	6%
Year 5	Year 6	Year 7	
5%	4%	3%	

Bonus recapture (Split Bonus):

Year 1	Year 2	Year 3	Year 4
90%	80%	70%	60%
Year 5	Year 6	Year 7	
50%	40%	30%	



Double your income when you need it most.

Both of the GLIR options offer Income Doubler, which you can use if you become incapacitated.

With Income Doubler, your income can be doubled for up to five years if:

- Your policy has been in force for two years.
- You cannot perform two of the six activities of daily living without the assistance of another individual, who is permanently helping you with:
 - Bathing
 - Dressing
 - Transferring
 - Toileting
 - Continence
 - Eating
- Your policy has an accumulation value greater than zero dollars.
- The elected income is based on one life only.
- No withdrawals in excess of the current lifetime income have been taken in the current policy year.

If Janet qualifies for the Income Doubler, her income for the next five years will double from \$45,623 to **\$91,246**.

How Your Savings Grow

Get a fixed rate or interest credited based on the growth of a market index — without directly participating in the market.⁴

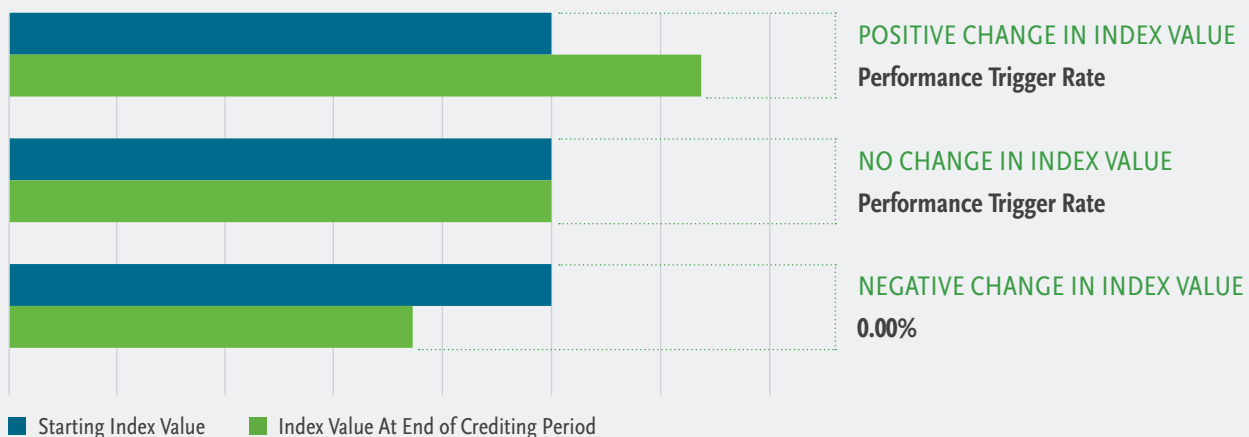
If you allocate money to an index crediting option, your cash value growth is based on the performance of a market index in a 1-year period or 2-year period. If the change is positive, your policy is credited interest after applying caps (if any) and participation rates.⁵

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 5.00%, 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

If a market index loses value, you'd lose money if you were invested directly in the market. That's not true for indexed annuities. The least interest you are ever credited is 0%.

You can also ensure you always get some interest credited. Premiums in a declared interest strategy get a guaranteed interest rate, independent of index performance.



Upside Potential

Grow savings.

- 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

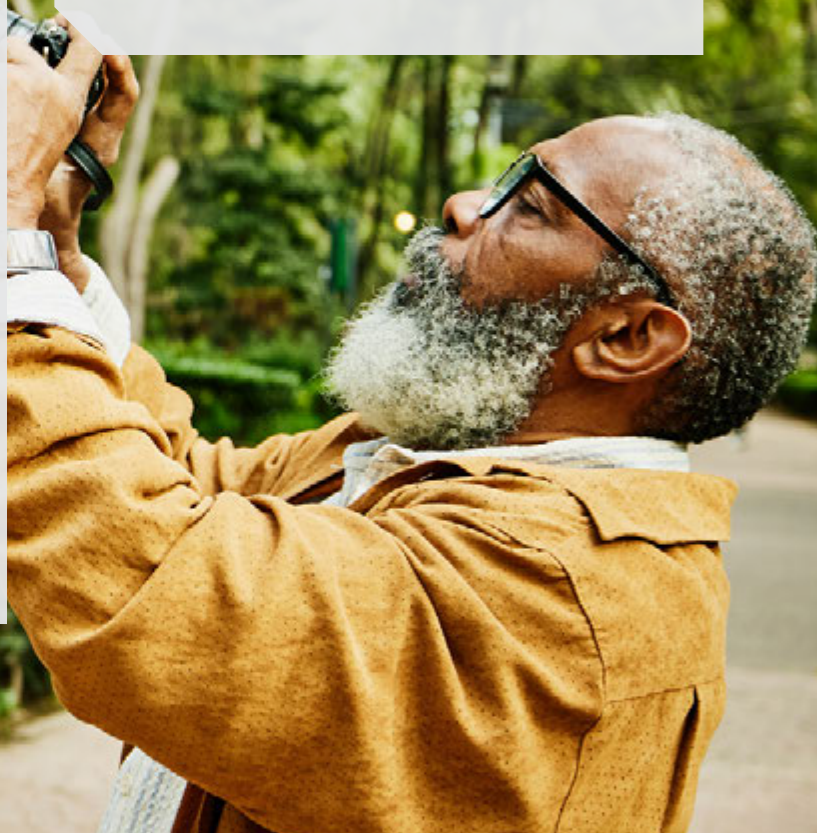
- Your money can potentially earn interest and grow tax deferred until withdrawn or received as income.
- Annuities owned by trusts or corporate entities may not enjoy tax deferral.



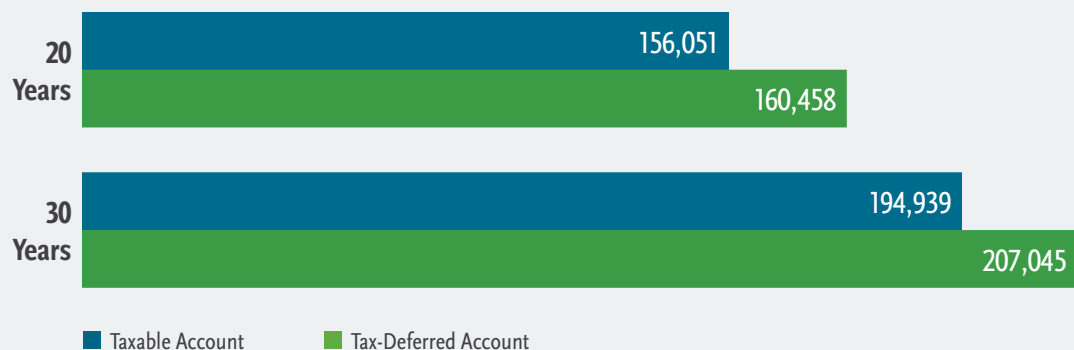
Downside Protection

Avoid market losses.

- Never lose a penny.
- The least interest you are ever credited is 0%.



The Benefit of Tax Deferred Growth⁶





Increase Your Interest Potential With Rate Booster⁷

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.



Is this annuity the **right choice** for me?

Zenith Income 7 may be a good choice to protect your principal, grow your retirement savings, and get a guaranteed lifetime income.

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

- Take advantage of stock market gains without worrying about losing a penny on your principal.

I'm looking for a secure way to grow my retirement savings.

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

I want to maximize my guaranteed lifetime income.

- Get the highest activation bonus to maximize guaranteed lifetime income or receive an upfront bonus plus an activation bonus.

I may require access to my money.

- Activate the Guaranteed Lifetime Income Rider at any time.

Without activating the GLIR, you can also:

- **Withdraw up to 10%** of your accumulation value without a withdrawal charge or MVA, starting in year 2.⁸
- **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 2.⁹
- **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 5, 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.¹⁰

What Happens After I Die?

With Zenith Income 7, 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:	35–75
Minimum Premium:	\$25,000
Maximum Premiums:	Ages 35–70: \$2,000,000
	Ages 71–75: \$1,500,000
	Higher amounts available with home office approval.

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

As of April 2, 2025

A+ (Superior)

BY A.M. BEST
Second highest of 16 rankings

A+ (Strong)

BY STANDARD & POOR'S
Fifth highest of 21 rankings

A1 (Good)

BY MOODY'S
Fifth highest of 21 rankings

#1

Provider of Indexed Annuities
in Employer Sponsored Plans¹¹

Longest Standing Issuer
of Indexed Annuities¹²

Zenith Income 7 fixed indexed annuity, Policy Form Series 20834(0123), or state variation thereof, the Guaranteed Lifetime Income Rider is Rider Form Series 20835(0123), or state variation thereof, Emergency Access Waiver rider, form series 20834(0123) EAW, Nursing Care Rider form series Form No. 7648, and Terminal Illness Rider form series Form No. 7649, 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. This advertising is not approved for use in DE, ID, IA, OK, OR, WY.

- 1 Retirement Information for Medicare Beneficiaries, January 2023. <https://www.ssa.gov/pubs/EN-05-10529.pdf>
- 2 The Guaranteed Lifetime Income Rider has a charge of 1% of the accumulation value, deducted annually. Guaranteed Withdrawal Payments reduce the policy's accumulated value, but you will continue to receive these payments during your lifetime — even if your accumulation value declines to zero.
- 3 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. 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. 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 7 policy years. See your policy for full details.
- 4 Indexed annuities do not directly participate in any stock or equity investments.
- 5 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.
- 6 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.
- 7 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.
- 8 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.
- 9 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 or MVA if you become confined to a nursing care facility or are diagnosed with a terminal illness, starting in year 2.
- 10 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 and bonus recapture are 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.
- 11 LIMRA LOMA U.S. Individual Annuities Sales Survey, Participant's Report, 1Q2024, published by LL Global, Inc.SM
- 12 Insurance News Net, FIAs at Age 20, 2015