Growth Driver

SINGLE PREMIUM INDEXED ANNUITY

Kick Start Saving for Retirement

- Available as a 7-year and 10-year policy
- Take advantage of gains in a chosen market index to help grow money, tax-deferred,[1] while protecting your principal[2]
- Get a boost with an immediate premium bonus[3]
- Choice of multiple index crediting options, including a performance trigger option[4]
- High participation rates on custom indexes

Ideal For

Those who are focused on getting a boost when saving for retirement and want protection against market swings.

Premium Bonus

Grow your policy's value based on the performance of a market index. Kickstart your growth potential with an immediate premium bonus.

Tax Deferred

Paid premiums and earned interest can help grow the value of your policy, tax-deferred. Increase your interest potential with Rate Booster.[5]

Protection

Never lose a penny of your paid premiums. Protect your money (and earned interest) from market downturns.[6]

Access to Money

Withdraw cash up to 10% annually without penalty, starting in year two. Terminal Illness Rider, Nursing Care Rider, and Emergency Access Waiver.[7]

"I want a secure way to save for retirement and a bonus to help kickstart growth."

Products issued by
Life Insurance Company of the Southwest®

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

Financial Strength Ratings for National Life Insurance Company and Life Insurance Company of the Southwest[8]

as of April 28, 2026

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

Growth Driver indexed annuity, Policy Form Series: 20834(0123)/ICC23-20834(0123), Premium Bonus Rider – Accumulation Value Credit 20834(0123)/ICC23-20834(0123)PBAV, Nursing Care Rider form series Form No. 7648, Terminal Illness Rider form series Form No. 7649, and Emergency Access Waiver rider, form series 20934(0124)EAW/ICC24-20934(0124)EAW, or state variations 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 Withdrawals prior to age 59½ may be subject to a 10% Federal Tax Penalty. 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 Receive an upfront 10% premium bonus for 10-year policies, or a 7% premium bonus for 7-year policies.

4 Performance Trigger Crediting Strategy Rider, form series 20834(1024)PT/ICC24-20834(1024)PT.

5 Rate Booster only benefits interest crediting during periods where interest is credited to that strategy. If no indexed interest is credited for that period, Rate Booster will have no effect. The charge for Rate Booster occurs for every crediting period regardless of whether interest is credited.

6 Assuming no withdrawals during the withdrawal charge period. Rider charges continue to be deducted regardless of whether interest is credited.

7 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. 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 Market Value Adjustment is waived for Emergency Access Waiver benefits. See your policy for full details.

8 Ratings subject to change.

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

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