



Life Insurance Cash Value as an Asset Class

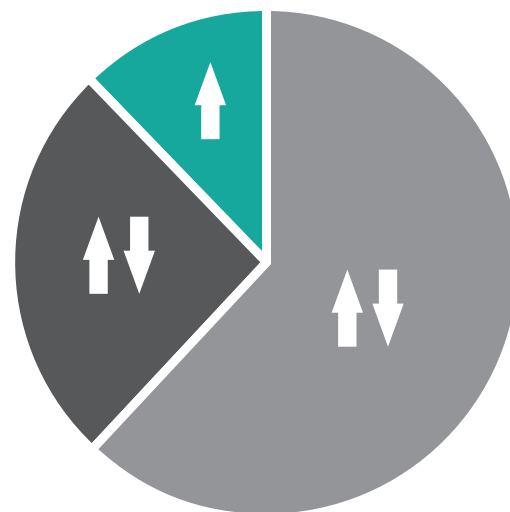
Guarantees for Your Family and a Fixed Asset to Diversify Your Portfolio

When you think of life insurance, the first thing that comes to mind may be a death benefit. But life insurance can do a lot more to protect the financial future of your loved ones. A whole life insurance policy from National Life can also help protect you and your family while you are still alive as part of your financial portfolio?

A Complement to a Well-Diversified Asset Allocation Strategy

As you prepare for the future, you want a mix of assets that fit your time frame, risk tolerance and appetite for volatility. Fixed and cash assets are typically a good complement to a portfolio when you are looking to diversify and lower your overall risk. As you near retirement your risk tolerance will likely be even lower as you transition from building your savings to maintaining its value.

The typical portfolio includes equities and fixed income solutions, which can produce unpredictable results. While the performance of equities and fixed income can be volatile, the cash value of whole life insurance is guaranteed to grow and can be treated as a fixed or cash asset in your portfolio. Utilizing whole life insurance cash value for a portion of your assets, which is not affected by market performance, potentially allows you to take on more risk with other aspects of your financial portfolio.



- Equities
- Fixed-Income
- Whole Life Cash Value

Products issued by

National Life Insurance Company® | Life Insurance Company of the Southwest

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Centralized Mailing Address: One National Life Drive, Montpelier, VT 05604 | 800-732-8939 | www.NationalLife.com

A Complement to a Well-Diversified Protection Strategy

Your retirement plan is not only vulnerable to market volatility, but it's also vulnerable to life's risks. A whole life insurance policy offered by the insurance companies of National Life Group includes living benefit riders which can provide access to the death benefit while living, if certain requirements are met.¹



Dying Too Soon

The risk of not having enough savings to protect your family if you pass away.



Becoming Ill

The risk that an illness, disability or injury could jeopardize your savings to cover unforeseen costs and lost income.



Living Too Long

The risk of outliving your savings and not having enough to provide lifetime income.

To learn more,
visit us at NationalLife.com

For More Detail Information, Please Contact
Ingrid Bedrosian, Insurance Professional
Lic #0161832
(818)207-1649

TotalSecure is a permanent whole life insurance policy that can help you protect both your human capital and financial capital with:

- A Guaranteed Death Benefit that can be used to protect your loved ones from lost income in the event of your death.
- Guaranteed Cash Value Accumulation² that can serve as a cash or fixed-income component of your financial portfolio.
- Immediate liquidity at death, income tax-free³
- Lifetime access to cash value through tax-free policy loans.⁴
- When properly funded, the cash value continues to accumulate through policy guarantees.

The Story is Simple

For over 170 years, National Life has delivered on its promises to millions of people. We believe deeply in our core values: Do Good. Be Good. Make Good. We are proud of our vision "To Bring Peace of Mind to Everyone We Touch."

National Life is a leading provider of life insurance and retirement solutions. Its issuing life insurance carriers are financially strong and highly rated.⁵

¹ Living benefits are provided by no-additional premium accelerated benefit riders. Payment of Accelerated Benefits will reduce the Cash Value and Death Benefit otherwise payable under the policy. Receipt of Accelerated Benefits may be a taxable event, may affect your eligibility for public assistance programs, and may reduce or eliminate other policy and rider benefits. Please consult your personal tax advisor to determine the tax status of any benefits paid under this rider and with social service agencies concerning how receipt of such a payment will affect you. Riders are supplemental benefits that can be added to a life insurance policy and are not suitable unless you also have a need for life insurance. Riders are optional, may require additional premium and may not be available in all states.

² Guaranteed cash value accumulation assumes that all planned premiums are paid, and that the cash value illustrated is based on only guaranteed values. Actual results may be more or less favorable for values that include non-guaranteed dividends.

³ Internal Revenue Code § 101(a)(1). There are some exceptions to this rule. Please consult a qualified tax professional for advice concerning your individual situation.

⁴ Policy loans reduce the policy's cash value and death benefit and may result in a taxable event. Loans will not create an immediate taxable event, but substantial tax ramifications could result upon contract lapse or surrender.

⁵ Financial Strength ratings as of 12/15/21 for National Life Insurance Company, Life Insurance Company of the Southwest, are A+ (Superior) by A.M. Best (Second highest out of 16 rankings), A+ (Strong) by Standard & Poor's (Fifth highest out of 21 rankings) and A1 (Good) by Moody's (Fifth highest out of 21 rankings). Ratings are subject to change.

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.