



National Life Group®



Home Sweet Home

PROTECT WHAT MATTERS MOST

For More Detail Information, Please Contact
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The threats are real.



45% of Americans carry medical debt.¹



About 1 in 12 Americans with health-care debt say they have lost their home at least in part because of that debt.²

The consequences don't have to be.

Join the millions who worry less, breathe easier, and experience peace of mind with a Life Insurance policy with Living Benefits.



Death Benefit

Protect what matters most — leave a legacy not a liability.



Living Benefits

Access all or part of your death benefit in the event of a qualifying terminal illness, chronic illness, critical illness, or critical injury — or a qualifying diagnosis of Alzheimer's disease.³



Cash Value

Your permanent life insurance policy can build cash value, which you can access through policy loans or withdrawals as potential supplemental income in your retirement.⁴

Products issued by

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

National Life Group® is a trade name of National Life Insurance Company, Montpelier, VT, Life Insurance Company of the Southwest (LSW), Addison, TX and their affiliates. Each company of National Life Group is solely responsible for its own financial condition and contractual obligations. LSW is not an authorized insurer in New York and does not conduct insurance business in New York.

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¹ Americans Have Less Medical Debt But Still Can't Pay it Down, <https://www.debt.com/research/medical-debt-survey/>, September 22, 2022.

² Nineteen Surgeries Over Five Years. Then They Lost Their House. <https://khn.org/news/article/diagnosis-debt-investigation-housing-insecurity/>, June 2022.

³ 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 and may affect your eligibility for public assistance programs. 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.

⁴ Policy loans and withdrawals reduce the policy's cash value and death benefit and may result in a taxable event.

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 or on all products. This is not a solicitation of any specific insurance policy.

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.