



National Life
Group®



Protecting the Ones Who Depend on You

A Life Insurance policy from the companies of National Life Group can provide:



Protection in case you Die Too Soon.



Protection in case you Become Ill.



Cash accumulation and protection in case you Live Too Long.

But how much insurance do you really need?

Protecting the people who depend on you, laying a solid foundation for the future, and safeguarding what's important to you and your family, will help you meet your goals throughout all your life stages.

Permanent life insurance provides:

- living benefits through optional riders in the event of a qualifying long-term illness¹
- an income tax-free² death benefit for your family to help cover mortgage, education, monthly bills and final expenses
- tax-deferred build-up of policy cash values
- access to cash values, through loans and withdrawals³, to help meet emergencies, take advantage of opportunities, or supplement an income stream.

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 (NLIC), 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. Life Insurance Company of the Southwest is not an authorized insurer in New York and does not conduct insurance business in New York.

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

Protection for your family today – plus planning options for tomorrow

If you purchased this amount of life insurance...	\$50,000	\$100,000	\$250,000	\$500,000	\$1,000,000
And your family spent \$25,000 for last expenses, the amount remaining would be...	\$25,000	\$75,000	\$225,000	\$475,000	\$975,000
Your family will have this monthly income for 10 years: ...or...	\$263	\$788	\$2,365	\$4,992	\$10,247
This monthly income for 20 years: ...or...	\$163	\$488	\$1,465	\$3,093	\$6,349
This monthly income for 30 years:	\$132	\$396	\$1,188	\$2,508	\$5,147



Life Changes. Protect It.

1 Living benefits are provided by no-additional premium accelerated benefit riders. Use of the Accelerated Benefits riders reduces the Cash Value and Death Benefit otherwise payable under the policy. Receipt of Accelerated Benefits may be a taxable event and may affect 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 and your family's eligibility for public assistance. 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 and may not be available in all states or on all products.

2 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.

3 The ability of a life insurance contract to accumulate sufficient cash value to help pay expenses or meet accumulation goals will be dependent upon the amount of extra premium paid into the policy, and the performance of the policy, and is not guaranteed. Policy loans and withdrawals reduce the policy's cash value and death benefit and may result in a taxable event. Surrender charges may reduce the policy's cash value in early years.

Income figure assumes 5% interest on lump sum 28% tax bracket. This example is hypothetical and for illustrative purposes only. The examples shown above do not represent the actual results of any particular life insurance policy.