



National Life
Group®

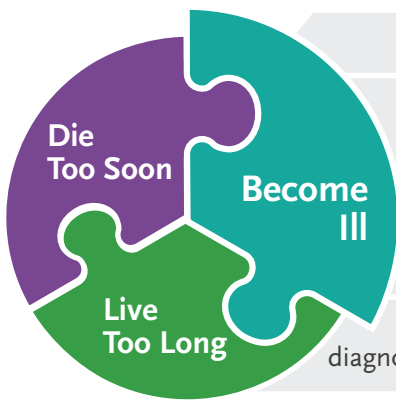
YOUR LOGO
HERE

Life Insurance with Living Benefits

Modern Life Insurance You Can Use While Living.

Traditional Life insurance policies protect customers in the event that they die too soon, but modern life insurance policies offer many benefits that you don't have to die to use.

Why is this so important? A serious illness or injury is not only emotionally and physically draining, but can be a huge financial burden as well.



A stroke occurs **every 40 seconds** in the U.S.¹

Half of all U.S. adults are concerned that a major health event in their household could lead to bankruptcy.²

Over an estimated **1.8 million new cases of cancer** will be diagnosed in 2021.³

50% of all American's report having been diagnosed with at least one chronic health condition.⁴

Agent Name, Designations

Agency Name

Address 1, Address 2

City, ST 12345

P: 123-456-7890 • C: 123-456-7890

email@website.com

California Insurance Lic. No.
12345678

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 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.



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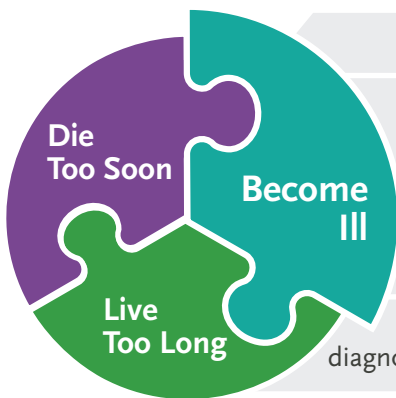

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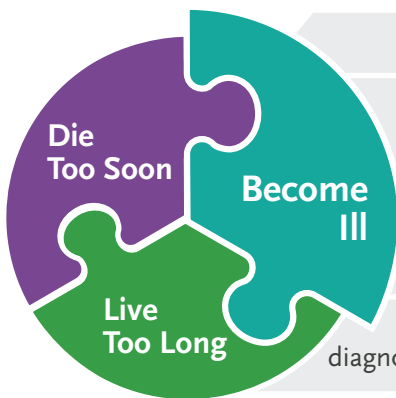


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Illness or Injury

National Life insurance policies include Accelerated Benefit Riders (ABRs), which are optional, no-additional cost riders that can allow you to access all or part of your death benefit, while living, if you experience a qualifying terminal, chronic, or critical illness, or critical injury.

Once you meet the eligibility to accelerate your death benefit, there are no restrictions on how you use ABR proceeds* and they may be used for any purpose, including but not limited to:



Want to learn more?

Watch this video to see how living benefits helped an actual client fight an unexpected illness.

Medical Expenses



Home Renovations



Additional Care



Business Expenses



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.

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.

*The uses of ABR benefits are not limited with the exception that ABR proceeds for chronic illness in the state of Massachusetts can only be used to pay for expenses incurred for Qualified Long-Term Care services, which are defined as: The necessary diagnostic, preventative, therapeutic, curing, treating, mitigating and rehabilitative services, and maintenance or personal care services that are required by a chronically ill individual and are provided pursuant to a plan of care prescribed by a licensed health care practitioner.

1. American Heart Association, 2021 Heart Disease and Stroke Statistics Update: What's New, 1/27/2021 |
2. Gallup, 50% in U.S. Fear Bankruptcy Due to Major Health Event, 9/1/2020 |
3. The American Cancer Society - Cancer Facts & Figures 2021 |
4. CNBC and Harris Poll, <https://www.cnbc.com/2021/05/04/older-millennials-chronic-health-conditions.html>, 5/4/21

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.