

# TotalSecure

## QUICK REFERENCE GUIDE

TotalSecure combines the benefits of traditional whole life, with guaranteed level premiums, guaranteed cash values, and flexible new features and rider choices that let your individual, family and business clients tailor their coverage to help meet their specific needs, goals and objectives.

### TotalSecure Whole Life Offers:

- Predictability through strong death benefit guarantees, cash value accumulation guarantees, and premium payments that will never go up.<sup>1</sup>
- Flexibility through premium payments that can be customized around your client's needs, access to cash value through loans and withdrawals, and our valuable living benefits.
- Convenience through EZ Underwriting and eApp.

### Highlights

#### Paid-up options

TotalSecure offers your clients the ability to choose the timeframe in which they wish to pay-up their policy in years earlier, or at retirement. Or, they can make premium payments through life, or choose any paid up period.

This feature helps to give your clients ultimate financial control over their policy and provides them with a level of convenience other policies may not offer. With the ability to pay up their policy sooner, your clients may be able to pay less cumulative premium and potentially build more cash value.

#### Accelerated Benefits Riders

These no additional cost riders advance payment, on a discounted basis, of all or a portion of the death benefit during the lifetime of the insured should they be diagnosed with an illness that is terminal, chronic or critical or have incurred a critical injury. Any claim for critical illness or critical injury benefits for a given Qualifying Event must be filed within 365 days following the occurrence of such Qualifying Event.

Your client may access their death benefit to cover expenses associated with their qualifying illnesses or injuries.<sup>2</sup> These benefits can be used for anything, including travel, medical expenses, additional care or other unexpected costs.<sup>3</sup> Because these benefits can be used during your client's lifetime, they are called "Living Benefits".

#### Flex-Term

Flex-Term rates are guaranteed for 10 years and coverage is convertible for 10 years.

This feature allows your clients to "dial down" the cost of their insurance program without jeopardizing death benefit guarantees within the 10 year guaranteed period.

#### Waiver of Premium

Through this rider, your clients can determine how much of their premium will be waived in the event they become disabled.

It could only be the base policy premium or the base policy premium plus any excess they've decided to pay – which means if they are using TotalSecure to protect their family and save for retirement, they can still accomplish both in the event they become disabled.

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1 Guaranteed cash value assumes the policy is designed using only guaranteed values. Actual results may be more or less favorable for policies designed using non-guaranteed dividends.

2 Accelerated Benefits Riders are optional and may not be available in all states. Payment of Accelerated Benefits will reduce the Cash Value and Death Benefit otherwise payable under the policy, may result in a taxable event, and may affect your client's, your client's spouse or your client's family eligibility for public assistance programs. Please have your clients consult their 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 may affect eligibility for public assistance.

3 In MA, accelerated benefits for Chronic Illness may only be used for qualified long-term care services which are described 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.

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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## Product Details

<b>Issue Ages</b>	0 to 85 (age nearest birthday)		
<b>Product Focus</b>	Low premium, strong death benefit, cash value guarantees		
<b>Minimum Face Amount</b>	\$50,000		
<b>Pension Minimum Face Amount</b>	Initial Face Amount: Standard Classes: \$5,000; Preferred Classes: \$50,000; For subsequent policies on the same life, \$5,000 minimum face		
<b>Policy Fee</b>	\$50		
<b>Payment Mode/Factors</b>	Annual – 1.000 Semi-Annual – 0.510 Quarterly – 0.260 Monthly - EFT – 0.088		
<b>Basis of Mortality and Nonforfeiture</b>	2017 CSO at 3.25%		
<b>Face Amount Bands</b>	Band 1: Minimum to \$250,000 Band 2: \$250,001 to \$999,999 Band 3: \$1,000,000 and up		
<b>Rate Classification</b>	<b>Premium Class</b>	<b>Face Amount Availability</b>	<b>Available Ages</b>
	Elite Non-tobacco	All	18 - 75
	Preferred Non-tobacco	All	18 - 85
	Select Non-tobacco	All	18 - 85
	Standard Non-tobacco	All	0 - 85
	Express Standard Non-tobacco 1	Total Face ≤ \$2M	0 - 85
	Express Standard Non-tobacco 2	Total Face ≤ \$2M	18 - 85
	Preferred Tobacco	All	18 - 85
	Standard Tobacco	All	18 - 85
	Express Standard Tobacco	Total Face ≤ \$2M	18 - 85
<b>Substandard</b>	Table ratings are available for standard rate classes. For face amounts up to and including \$2,000,000, nonsmoker insureds with a table rating of 300% or less and smoker insureds with a table rating of 200% or less will be placed in an express class. Temporary flat extras available with Standard rate classes and express rate classes. Permanent flat extras available for all rate classes.		
<b>Pension Cases</b>	For pension cases, this product will be available under the same underwriting rules as non-pension cases, plus automatic issue, simplified issue and guaranteed issue.		
<b>Loan Rate</b>	Variable Loan Rate with Dividend Direct Recognition		
<b>Dividend Options<sup>4</sup></b>	<b>Cash:</b> dividends may be taken in cash <b>Applied:</b> dividends reduce premium payment <b>Additions:</b> dividends purchase additional paid-up life insurance <b>Internal Paid-Up Insurance:</b> dividends applied to convert ordinary insurance to paid-up insurance	<b>Held:</b> dividends held at the company at an interest rate guaranteed not to be less than 1% <b>FlexTerm:</b> Dividends, net rider premiums and any excess premium purchase a blend of one-year term insurance and additional paid-up life insurance. This option is available through the FlexTerm Dividend Option Rider for an additional cost.	
<b>Riders Available</b>	<ul style="list-style-type: none"> <li>Accelerated Benefits Riders</li> <li>Guaranteed Insurability Rider</li> <li>Additional Paid-Up Life Insurance Rider</li> <li>Beneficiary Insurance Option (NL only)</li> <li>Children's Term Rider</li> </ul>	<ul style="list-style-type: none"> <li>Exchange to New Insured</li> <li>FlexTerm Dividend Option</li> <li>Qualified Plan Exchange Privilege</li> <li>Term Riders</li> <li>Waiver of Premium</li> </ul>	

<sup>4</sup> Dividends are not guaranteed. Use of policy values to pay premiums will reduce cash value and death benefits and may affect policy's paid-up status or cause the policy to lapse.

Minimum premium payments must be met or policy will lapse which may result in a taxable event. Riders are optional, may be available at additional cost, may be subject to underwriting, exclusions and/or limitations and may not be available in all states.

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