



# TotalSecure Whole Life Insurance

PREDICTABLE, FLEXIBLE, CONVENIENT

## Meet Jennifer

"I love my family and want to be sure they're taken care of if I'm not around. I need coverage that's permanent and guaranteed to grow, so that I know it'll be there when it's needed."

### Jennifer's Strategy

#### Bio:

- Age: 37, married with a young daughter
- Attorney, on a partner track at her law firm
- Now finished paying off student loans

#### Goals:

- Financial protection for her family if she dies
- Grow her savings on a tax-deferred basis
- Protect a portion of her assets from market losses
- The option to fully fund her policy sooner as her financial situation gets better

Top of mind for Jennifer is to build financial protection for her family. She also wants to grow her policy's cash value and, because she is in a higher tax bracket, she'd love to do it on a tax-deferred basis. Jennifer hates the risk that comes with the market and wants her cash value protected but still guaranteed to grow every year. She chose TotalSecure because it checks all these boxes for her. She especially likes its premium flexibility, namely the Paid-Up Insurance Option that lets her fully fund the policy on her time line.

Products issued by:

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

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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.

## Paid-Up Insurance Today Boosts Jennifer's Cash Value Later

To Jennifer, using TotalSecure's Paid-Up Insurance Option is like paying off student loans or a mortgage early, because it can save (or earn) her more money in the long run. Below, see how Jennifer's cash value is much higher after 30 years when she decides to pay all her premiums 10 years sooner using the Paid-Up Insurance Option.

### Without Paid-Up Option

Jennifer pays for her policy over the typical 30-year period.

Policy Year	Age	Cumulative Premium	Net Cash Value
5	41	\$31,375	\$15,906
10	46	\$62,750	\$53,923
20	56	\$125,500	\$135,219
30	67	\$188,250	<b>\$224,838</b>

### With Paid-Up Option

Jennifer fully funds her policy by the end of the 20th year.

Policy Year	Age	Cumulative Premium	Net Cash Value
5	41	\$31,375	\$15,906
10	46	\$62,750	\$53,923
20	56	\$203,450	\$230,814
30	67	\$203,450	<b>\$298,912</b>

Difference in Cash Value: **\$74,074**

## How TotalSecure Works

### Predictability

- The policy's death benefit can increase year over year.
- Cash values grow tax-deferred, which is helpful when you're in a higher tax bracket.
- Cash values are not impacted by market downturns, so your money is protected.

### Flexible

- The policy's paid-up feature allows you to fully fund your policy now eliminating premium payments later.

### Convenient

- EZ Underwriting and online access to give you policy information when and where you want it.

TotalSecure NL, form series 20536(0918)/ICC18-20536(0918), is underwritten by National Life Insurance Company, Montpelier, Vermont.

TotalSecure, form series 20537(0918)/ICC18-20537(0918), is underwritten by Life Insurance Company of the Southwest, Addison, TX.

This is a hypothetical example and is not the story of an actual client.