

# TotalSecure Whole Life Insurance

PREDICTABLE, FLEXIBLE, CONVENIENT

## Meet Bruce

“I’ve enjoyed a rewarding career, and now I’m ready to focus on my retirement. It’s also important to me that my policy is flexible should my finances change and that family is protected after I’m gone.”

### Bruce’s Strategy

#### Bio:

- Age: 60
- VP of sales, and quickly approaching retirement.
- Has three grown children and five grandchildren he wants to protect.

#### Goals:

- Protection of a portion of his money from market fluctuations.
- Pass on as much wealth to his family as possible.
- Policy flexibility in terms of withdrawals and premium payments.

When he turned 60, Bruce purchased a \$2 million TotalSecure policy to help take care of his family if he dies. He also knew it was an effective financial product to help supplement income in his retirement<sup>1</sup>, which was getting closer.

With a goal to pay off his policy in 10 years, his annual premium was initially \$139,846. Six years in, he had the opportunity to purchase his dream home which changed his monthly cash flow. He didn’t want to lose his TotalSecure coverage, but he needed to reduce his premiums.

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.

## Flexible Premiums Adapt to Bruce's Budget

After meeting with his agent, Bruce was able to restructure his policy to keep his \$2 million death benefit intact. His annual premium will be reduced to \$50,000 and his policy will be paid off at age 86. Now, Bruce can enjoy the new home he's always wanted and keep the financial protection he needs.

### Flexible Premium — Before

Bruce first wanted to pay off his policy in 10 years.

Policy Year	Age	Cumulative Premium	Net Cash Value
5	64	\$699,230	\$524,395
10	69	\$1,398,460	\$1,263,760
20	79	\$1,398,460	\$1,540,600
40	99	\$1,398,460	<b>\$2,000,000</b>

### Flexible Premium — After

Since Bruce was paying more than the minimum premium in order to pay up his policy in 10 years, he had the flexibility to reduce his premium when his financial situation changed.

Policy Year	Age	Cumulative Premium	Net Cash Value
5	64	\$699,230	\$524,395
10	69	\$949,230	\$792,793
20	79	\$1,449,230	\$1,344,533
40	99	\$1,746,895	<b>\$2,000,000</b>

## How TotalSecure Works

### Predictability

- The policy's death benefit can potentially increase year over year, depending on how dividends are applied.<sup>2</sup>
- 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.

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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.

1. The use of cash value life insurance to supplement retirement income using policy loans and withdrawals assumes that there is first a need for the death benefit protection. The ability of a life insurance contract to accumulate sufficient cash value to help meet accumulation goals will be dependent upon the amount of extra premium paid into the policy. Policy loans and withdrawals reduce the policy's cash value and death benefit and may result in a taxable event. Reducing the planned premium paid into a policy will limit the ability to take income from the policy using policy loans or withdrawals.
2. Dividends are not guaranteed.