



TotalSecure Whole Life Insurance

PREDICTABLE, FLEXIBLE, CONVENIENT

Meet Marc

"I've been in uniform for a few years now, so I can finally take a step back and plan for a bright future for me and my kids. My job is rewarding, but dangerous, so I need to get the most protection I can afford to ensure they're going to be well taken care of if I can't be there for them."

Marc's Strategy

Bio:

- Age: 32, Single Dad
- Law Enforcement Officer

Goals:

- Obtain life insurance while he's young
- Have additional financial resources in the event of a short-term emergency
- Get the most permanent financial protection he can afford

Marc is a decorated police officer and the primary caregiver to his young family. He loves his career, but the risks make him want to guarantee that they will be financially protected if he wasn't there to provide for them.

TotalSecure's permanent death benefit protection and flexibility make it a good fit for Marc. His budget is tight and unexpected expenses can cause major ripples. He was relieved when his agent told him his TotalSecure policy offers the Flex-Term Rider that can help lower his monthly payments while keeping the same coverage amount. And because his policy builds cash value, Marc can turn to it using policy loans¹ once it has built up in value in the event of a short-term financial emergency.

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.

Flex-Term Rider Lowers Cost of Permanent Protection

Based on Marc's situation, TotalSecure's Flex-Term Rider will save him \$21,690 in policy premium for the same amount of death benefit protection by the 30th policy year. Although his policy's cash value will be less after Year 30 than if he paid the higher premiums, he is focused today on more immediate needs for strong death benefit guarantees at a more affordable cost.

Policy Year	Age	Without Flex-Term Rider Marc purchased the perfect amount of protection he needed.		With Flex-Term Rider* Marc keeps his protection amount and lowers his premiums to make ends meet.	
		Cumulative Premium	Net Cash Value	Cumulative Premium	Net Cash Value
5	36	\$13,215	\$6,316	\$11,555	\$7,012
10	41	\$26,430	\$21,817	\$23,110	\$20,087
20	51	\$52,860	\$54,965	\$46,220	\$49,100
30	61	\$79,290	\$94,457	\$69,330	\$83,592

How TotalSecure Works

Predictability

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

*Comprised of \$150,000 whole life base and \$100,000 Flex-Term Rider death benefit.

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 Policy loans reduce the policy's cash value and death benefit and may result in a taxable event. Whole life insurance does not build significant cash value during the early years of the policy.

² Dividends are not guaranteed.