



National Life
Group®



TotalSecure Whole Life Insurance

PREDICTABLE, FLEXIBLE, CONVENIENT

Meet Sharon

“Running a business is hard work, but I love it. Sometimes cash flow challenges throw me a curve ball so I need easy access to my reserves. I also want to pass the business onto my boys but don’t want them to be burdened by taxes and other expenses after I’m gone.”

Sharon Strategy

Bio:

- Age: 52, Widowed Mom
- Career: Restaurateur

Goals:

- Permanent financial protection to keep her restaurants in the family and open for business if she dies
- To significantly grow the cash value, tax-deferred, with access through loans¹ in emergencies
- To protect her sons from tax burdens and expenses when she dies

Sharon and her late husband opened their restaurants decades ago. Business is good, but the cost of labor, food, and repairs can be unpredictable. She also has two sons who she wants to pass the business to one day – without the burden of estate taxes. That’s why she needs a financial vehicle that will offer permanent protection and access to cash for the business when she needs it.

TotalSecure whole life insurance may be right for Sharon, because in addition to a permanent tax-free death benefit, it builds cash value she can access any time. Plus, Sharon can grow cash value even faster when she uses her policy’s available Additional Paid Up Life Insurance Rider (see reverse).

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, Addison, TX and their affiliates. Each company of National Life Group is solely responsible for its own financial condition and contractual obligations. Life Insurance Company of the Southwest is not an authorized insurer in New York and does not conduct insurance business in New York.

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.

Reserves — Using the Additional Paid Up Life Insurance Rider

The Additional Paid Up Life Insurance Rider is built into the contract at no additional cost, for those clients who want their premiums to count more towards cash value accumulation rather than increasing the death benefit.

As you can see in the following example, Sharon uses the Annual Premium Additions Rider to help accelerate the cash value of her TotalSecure policy, so she has reserves for the business in times of cash flow challenges.

Policy Year	Age	Annual Premium Additions Rider Guaranteed Illustration Values	
		Cumulative Premium	Net Cash Value
1	52	\$130,000	\$87,560
10	61	\$1,300,000	\$1,329,922
20	71	\$2,551,834	\$3,019,786
34	85	\$2,551,834	\$3,941,310

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.

TotalSecure NL, form series 20536(0918)/ICC18-20536(0918), and the Additional Paid Up Life Insurance rider, form series 20546(0918)/ICC18-20546(0918) are underwritten by National Life Insurance Company, Montpelier, Vermont.

TotalSecure, form series 20537(0918)/ICC18-20537(0918), and the Additional Paid Up Life Insurance rider, form series 20561(0918)/ICC18-20561(0918) are 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.