



National Life  
Group®



A CLOSER LOOK

# BasicSecure

## Meet James

“I have a new and growing family, and we just bought our first home. While I'm on track to grow my income in the coming years, I want to secure my family's future. How can I give them financial security if something were to happen to me today, and as our needs change?”

### Background:

- Age: 26
- Married, 1 young child with another on the way
- Occupation: Warehouse Specialist
- Situation: Dual income earners now, soon to be sole income earner. With James just starting out in his career, plus student loans, a new mortgage, and a growing family – the ability to meet his budget is key

### Goals:

- Have a secure financial safety net in place for family today and down the road
- Contribute more to emergency savings as income grows
- Pay off student loans

### James's Needs:

James knows he needs a more permanent solution that will protect his spouse and growing family if something were to happen to him. As his expenses increase with the cost of a growing household, mortgage payments, and building his savings, he also needs a solution that won't break the bank.

## One Insurance Policy Does All of These:

## BasicSecure Fixed Universal Life

Products issued by

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

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Guarantees are dependent upon the claims-paying ability of the issuing company.



## James's Solution:

## BasicSecure Fixed Universal Life Insurance

James gets in touch with a financial professional and finds out that there's a permanent life insurance solution that can be designed to meet a variety of budgets. He feels secure knowing that it has long-lasting death benefit guarantees<sup>1</sup> and purchases a policy which is more than enough to cover the cost of his home, were something to happen to him. And the level premium satisfies James's budget.

Because BasicSecure also has the additional benefits of permanent protection, James is covering even more bases beyond the death benefit:

- The Death Benefit Protection Rider gives James comfort in knowing he'd still have coverage during the 20-year protection period to protect his policy from lapsing.
- With flexible premiums<sup>2</sup>, James likes that he can contribute more as his income rises, resulting in more premium going to his cash value which earns a fixed interest rate unaffected by volatile markets.
- Many other optional riders<sup>3</sup> that offer James peace of mind in light of the unexpected.



**Simple permanent  
life insurance protection**



**Cash accumulation growth  
potential without market exposure**



**Optional riders<sup>3</sup> to help  
customize his protection**

## BasicSecure Fixed Universal Life Insurance – Getting Back to Basics.

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

<sup>1</sup> Assuming all scheduled premiums are paid, the policy protection period ensures the death benefit won't reduce for 10 years. The Death Benefit Protection Rider would extend this period to 20 years, assuming minimum monthly premiums sufficient to meet a monthly premium test are made. Premium payments just equal to the Monthly Guarantee Premiums will not necessarily provide for the build-up of significant accumulated policy value.

<sup>2</sup> It is possible that coverage will expire when either no premiums are paid following the initial premium, or subsequent premiums are insufficient to continue coverage.

<sup>3</sup> Riders are optional, may be available at additional cost, and may not be available in all states.

NL BasicSecure Universal Life Insurance, form series 20680(0120) / ICC20-20680(0120), and the Death Benefit Protection Rider, form series 20226(0120) / ICC20-20226(0120), are underwritten by National Life Insurance Company.

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