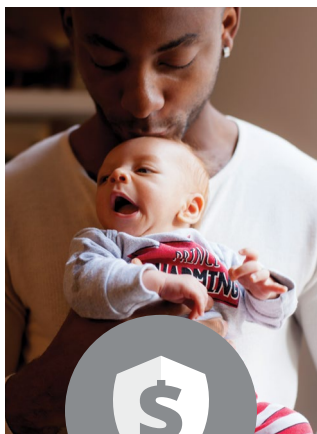




National Life
Group®

Which Life Insurance Product is the Right Fit for Your Client?



Term Life

"I need simple, no frills coverage to protect my family and loved ones from inheriting a financial burden, should something happen to me in the next 10 – 30 years."



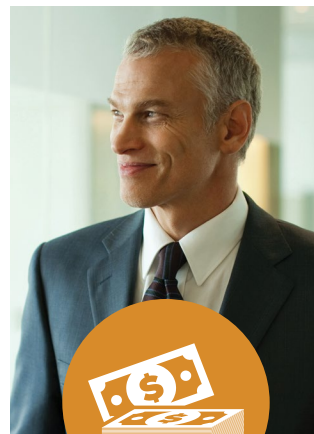
Fixed Universal Life

"I'm on a shoestring budget, but need to give my family financial security if something were to happen to me today. I also need flexibility with my policy knowing our needs will change and grow down the road."



Whole Life

"I need strong protection guarantees for my family if something were to happen to me. I also need a safe way to grow cash value without exposure to the markets and access for my small business."



Indexed Universal Life

"I want more out of my coverage: in addition to a death benefit, I plan to fund my policy to the max so that I can supplement my retirement income later in life."

National Life Group® is a trade name of National Life Insurance Company (NLIC), Montpelier, VT, Life Insurance Company of the Southwest (LSW), 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.

For Agent Use Only – Not For Use With The Public

Understanding the key differences of our term, universal and whole life insurance products will help you match your clients' protection needs with the right insurance.

	Term	Fixed Universal Life	Whole Life	Indexed Universal Life
Death Benefit Duration / Guarantees	Up to 30 years	Up to 20 Years	Lifetime	Up to 30 years
Premium Cost Design	Low	Low to Medium	High	Medium to High
Premium Flexibility (level, increasing, decreasing, ability to skip)	—	✓ Flexibility to skip premiums ¹	✓	✓ Flexibility to skip premiums ¹
Guaranteed Cash Value	—	✓	✓	✓
How Cash Value Grows	—	Guaranteed fixed interest rate	Cash value is guaranteed to match projections based on premium and DB. Also potential for dividends (not guaranteed).	4 interest crediting index strategies
Access to Cash ²	—	Loans & Withdrawals	Loans & Withdrawals	Loans & Withdrawals LIBR
Living Benefits ³	Accelerated Benefits Riders	Accelerated Benefits Riders	Accelerated Benefits Riders	Accelerated Benefits Riders Lifetime Income Benefit Rider
Tax Advantages	Tax-free death benefit	Tax-free death benefit Potential for tax-free income using policy loans and withdrawals	Tax-free death benefit Potential for tax-free income using policy loans and withdrawals	Tax-free death benefit Potential for tax-free income using policy loans and withdrawals and income for life through LIBR ⁴

BasicSecure
eKit

TotalSecure
eKit

IUL
eKit

- 1 The ability to internally fund a life insurance contract will be dependent upon the performance of the contract. Using policy values and benefits to pay the premium due will reduce the policy's cash value and death benefit. If policy values are insufficient to pay the premium, additional out-of-pocket payments may be needed to keep the policy inforce.
- 2 Policy loans and withdrawals reduce the policy's cash value and death benefit and may result in a taxable event. Surrender charges may reduce the policy's cash value in early years. Riders are optional, may be available at additional cost, and may not be available in all states or on all products.
- 3 Receipt of Accelerated Benefits will reduce the Cash Value and Death Benefit otherwise payable under the policy, may result in a taxable event, and may affect your client's eligibility for public assistance programs.
- 4 The Lifetime Income Benefit Rider provides a benefit for the life of the insured if certain conditions are met, including but not limited to the insured's attained age being between age 60 and 85, and that the policy has been inforce at least 10 years. Insufficient policy values or outstanding policy loans may also restrict exercising the rider.

For Agent Use Only – Not For Use With The Public