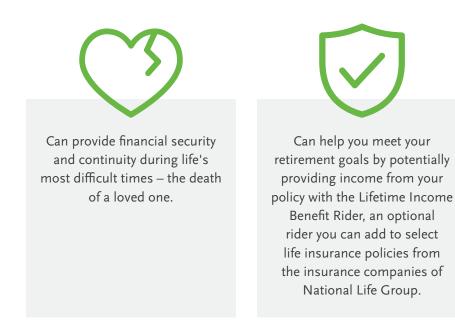


The Power of Life Insurance

LIFETIME INCOME BENEFIT RIDER

You want protection for your family or business. You also want to be better prepared for retirement.

Life insurance...





Benefits taken as policy loans are generally income tax-free. Once conditions are met to exercise the rider, the Lifetime Income Benefit Rider can provide tax-free income you cannot outlive – guaranteed!

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 (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.



What Can the Lifetime Income Benefit Rider do?

Meet Karen, an active 42-year old women who recognizes that between her healthy lifestyle and today's medical advancements, she could live to be well into her 90s. She wants to make sure that she can have a comfortable retirement and that means having the money to support her retirement years.

For a number of years, Karen has worked at a local firm as a paralegal and has been able to accumulate a solid base for retirement through her 401(k).

She realizes that Social Security may not always be around and relying solely on her 401(k) will not provide her with enough income to accomplish many of her goals for retirement.

Karen faces another significant fear: What if she outlives her retirement income all together?

The fear of outliving retirement income has become a very realistic concern for many Americans who are facing retirement, and for good reason. People are not only living longer, they have better educations – resulting in better health, higher income, and a higher standard of living in retirement.

Fortunately, Karen recently purchased a life insurance policy with the optional Lifetime Income Benefit Rider. This gives her a unique option during her retirement when death benefit protection is no longer needed. If the policy stays sufficiently funded, when Karen retires she can exercise the rider and guarantee herself tax-free income for the rest of her life.*

This guaranteed benefit lets her work towards making her retirement dreams a reality. With the Lifetime Income Benefit Rider she has additional resources to help her retire comfortably.

Is outliving retirement income or Living Too Long on your mind?

If so, let's work on your puzzle together.



* The Lifetime Income Benefit Rider, form series 20412/20152/20235/8932 (NLIC) and 20266/20153/20205/8949 (LSW), is optional, may not be available in all states, and is only available on indexed universal life insurance policies issued by National Life Insurance Company (NLIC) and Life Insurance Company of the Southwest (LSW). Riders are supplemental benefits that can be added to a life insurance policy and are not suitable unless you also have a need for life insurance. This 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 in force at least 10 years. Insufficient policy values, outstanding policy loans and other considerations may also restrict exercising the rider. Exercising the rider results in loans against the policy, reducing the death benefit and cash surrender value, but will never reduce the death benefit to less than \$15,000, nor the cash surrender value to less than \$10,000. There is no additional charge for this rider unless it is exercised and is used to take an income. The rider is automatically included on any policies for which it is available. Terminating the rider or policy may result in substantial tax consequences.

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