



National Life
Group®



Protect the people who are key to your success.

What will happen if your key employee dies, becomes disabled or leaves the business?

Many businesses are not prepared to survive following one of these potential events. Losing a key person can significantly impact resources at a company and has the potential to become a serious disruption. The good news is, when you purchase life insurance coverage on a key person you can help protect your business from serious financial disruptions before they even arrive!

A life insurance policy on a key person may:

- Cover expenses of finding, securing and training a replacement
- Cover any errors that may occur while successor is training
- Assure creditors that their loans are safe
- Keep the business running and assure customers it will continue to run

A key person can be:

- An Owner
- Top Executive
- A unique talent that the business would suffer without

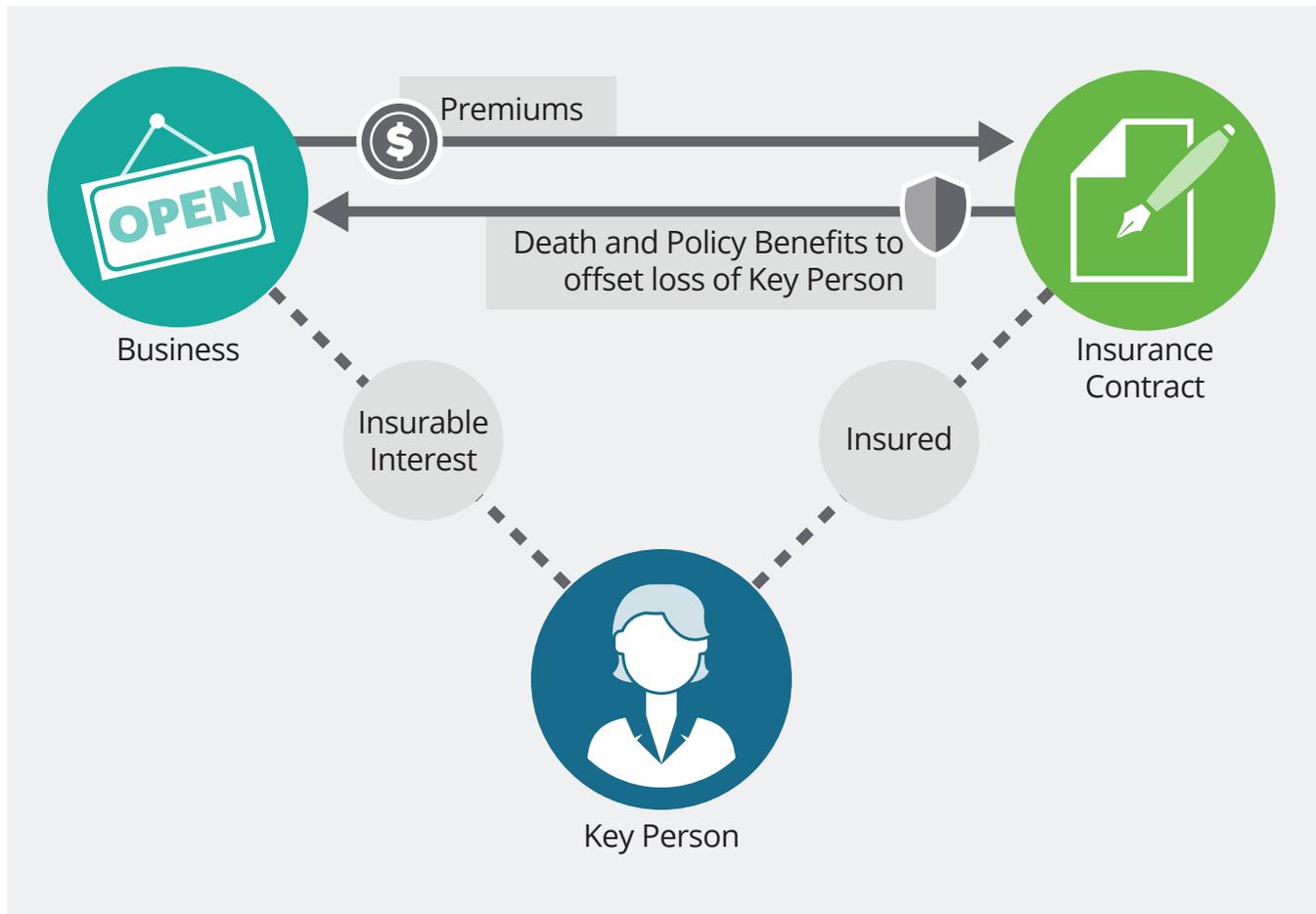
Products issued by:

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

How Does Key Person Coverage Work?



What is Key Person Insurance?

In most cases, when an owner or key employee dies this will lead to a disruption of the business and potentially will lead to financial instability or even loss. The life insurance on the key employee provides the business with access to cash at a time when they need it the most. Key Person Insurance is life insurance purchased by a

business on an owner or an employee whose services contribute substantially to the success and continuity of the business. The business purchases a life insurance policy insuring the life of the key person using after-tax dollars. The insurance policy is owned and payable to the business.