



A Practical Solution Using Modern Life Insurance

Do you know how much money it takes to give yourself an income of \$100,000 per year in retirement?

1 Million? 1.5 Million? 2 Million? More?

Do you know how many years you will live in retirement?

Knowing your life expectancy allows you to plan your retirement income accurately. The problem is, no one knows when they will die.

What if a life insurance policy, in addition to protecting your loved ones, also had the potential to provide another option: Supplemental retirement income?

And do it:

- While providing a death benefit in the event of your death.
- By adding the optional Lifetime Income Benefit Rider to a life insurance policy.
- For as long as you live.

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 (LSW), Addison, TX and their affiliates. Each company of National Life Group is solely responsible for its own financial condition and contractual obligations. LSW 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.

Riders are supplemental benefits that can be added to a life insurance policy and are not suitable unless the client has a need for life insurance. Riders are optional, may require additional premium and may not be available in all states or on all products. This is not a solicitation of any specific insurance policy.

Lifetime Income Benefit Riders (LIBR), Form Numbers 8865(0910)/8866(0910), are underwritten by National Life Insurance Company and Life Insurance Company of the Southwest (LSW), and are only available on life insurance policies issued by these companies.

Substantial limitations apply to exercising the Lifetime Income Benefit Rider (LIBR), including (but not limited to) that there be a minimum payable benefit of \$100, that the policy be in force at least 10 years (15 years for LSW SecurePlus Provider) and that the insured has attained the age of 60. Exercising the rider results in loans and withdrawals 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 \$1,000. There is no additional charge for this rider until it is exercised and is used to take an income. The rider is automatically included on any policies for which it is available. Exercising the LIBR may reduce or terminate other rider benefits, and prohibits additional surrenders or loans from the policy, or payments to the policy. Guarantees are dependent upon the claims-paying ability of the issuing company. For details, please refer to the rider information at nationallife.com.

Policy loans and withdrawals reduce the policy's cash value and death benefit and may result in a taxable event. Withdrawals up to the basis paid into the contract and loans thereafter will not create an immediate taxable event, but substantial tax ramifications could result upon contract lapse or surrender. Surrender charges may reduce the policy's cash value in early years.