



# HOPES AND DREAMS

We all have hopes and dreams for the future. Life insurance may help those hopes and dreams come true for your child – through every stage of their life.

## Insurance for your child

- Simple and fast to issue
- Less expensive than when bought as an adult
- Locks in insurability when they are healthy
- Has the potential to build cash value



Through loans and withdrawals,<sup>1</sup> your child's policy could be used to help pay education costs...



Help pay for a wedding...



Provide a down payment on a first home...



The policy death benefit can even be accelerated to use in the event of a devastating illness.<sup>2</sup>

Products issued by

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

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<sup>1</sup> The ability of a life insurance contract to accumulate sufficient cash value to help pay expenses or meet accumulation goals will be dependent upon the amount of extra premium paid into the policy, and the performance of the policy, and is not guaranteed. 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.

<sup>2</sup> Living Benefits are provided by no additional premium Accelerated Benefit Riders. 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. Riders are optional and may not be available in all states or on all products. This is not a solicitation of any specific insurance policy.

Payment of Accelerated Benefits will reduce the Cash Value and Death Benefit otherwise payable under the policy. Receipt of Accelerated Benefits may be a taxable event and may affect your eligibility for public assistance programs. Please consult your personal tax advisor to determine the tax status of any benefits paid under this rider and with social service agencies concerning how receipt of such a payment will affect you, your spouse and your family's eligibility for public assistance.

The use of one benefit may reduce or eliminate other policy and rider benefits.

Centralized Mailing Address: One National Life Drive, Montpelier, VT 05604 | 800-732-8939 | [www.NationalLife.com](http://www.NationalLife.com)

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