

## Insurance for your child

- Simple and fast to issue
- Less expensive than when bought as an adult



Help pay for a **wedding**...



Provide a down payment on a first home...

- · Locks in insurability when they are healthy
- Has the potential to build cash value



Through loans and withdrawals, your child's policy could be used to help pay education costs...



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



Agent Name, Designations

#### **Agency Name**

Address 1, Address 2, City, State 00000

Phone: 000-000-0000 • Cell: 000-000-0000 • Text: 000-000-0000

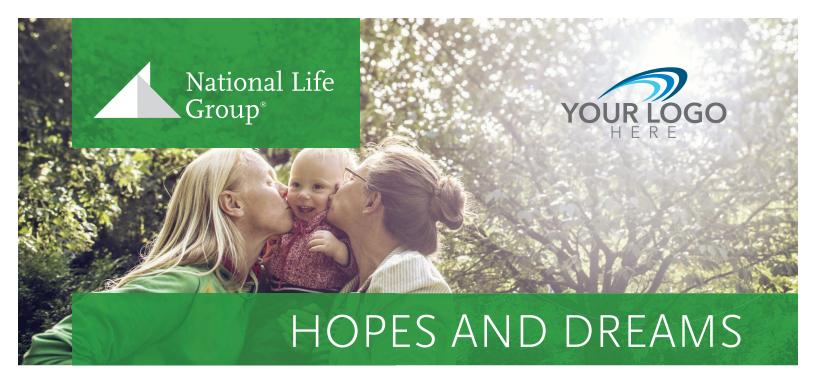
email\_address@websitename.com

California Lic No: 123456789

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National Life Group<sup>®</sup> 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.



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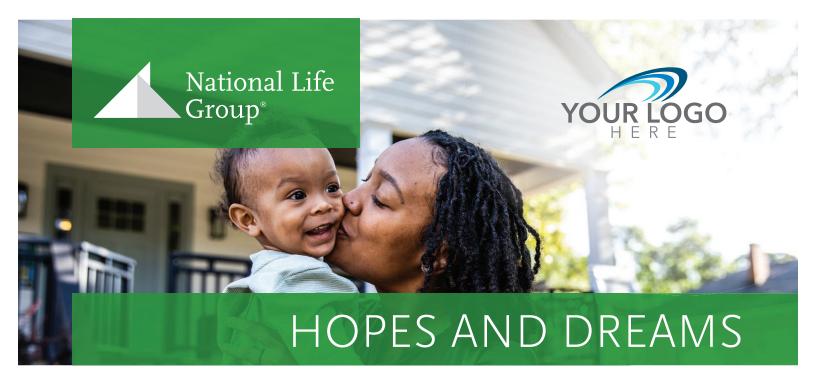
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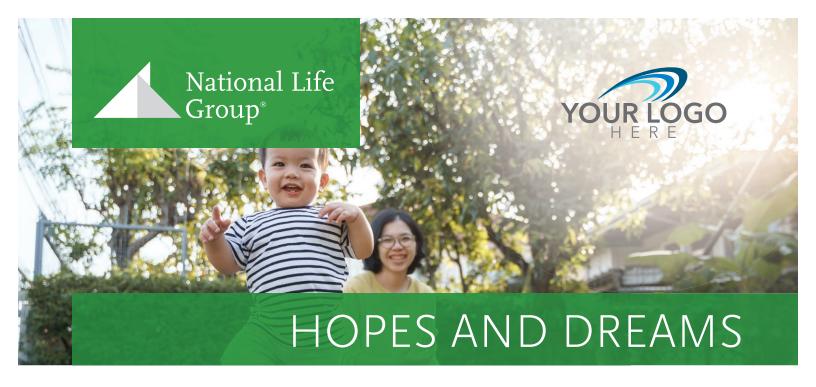
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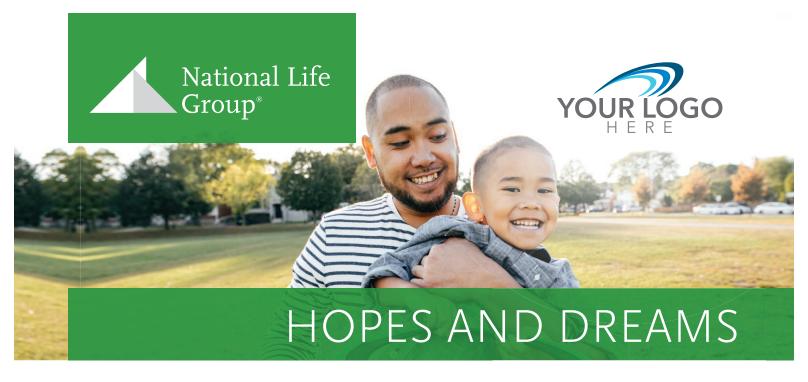
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Payment of Accelerated Benefits will reduce the Cash Value and Death Benefit otherwise payable under the policy. Receipt of Accelerated Benefits may be a taxable event and may affect your eligibility for public assistance programs. Please consult your 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.

<sup>&</sup>lt;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>&</sup>lt;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.