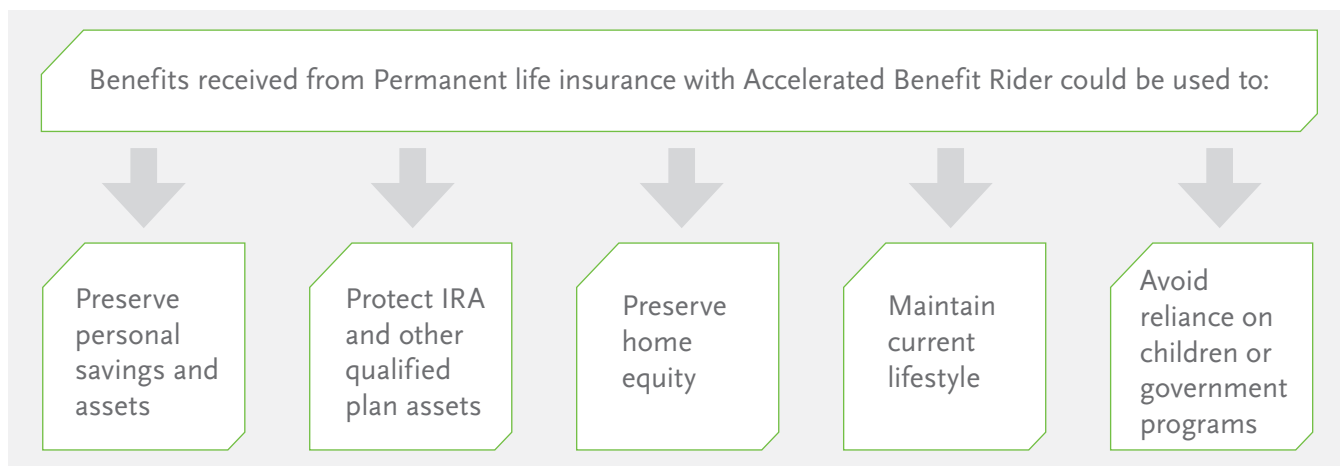


## Protecting your family's financial future

You need a strategy that helps protect your family in the event of your death or serious illness.

By adding the Accelerated Benefits Rider to your life insurance policy, your policy pays a benefit at your death or if you become chronically or terminally ill.



### Advantages of this strategy:

Life insurance, with accelerated benefits rider, helps reduce some of the financial risk your family could face at your premature death or if you become chronically or terminally ill. Benefits provided could be used to:

- Pay for services not covered under your medical insurance.
- Pay lost wages to your spouse, or other caregiver, who may need to work reduced hours in order to provide your care.
- Supplement your monthly income while you are unable to work.
- Pay for home modification, which may allow you to continue to live at home.

### Protecting your family's financial security with lifetime benefits

National Life's Accelerated Benefit Riders, form series 0092/7490(0200)/ 7493(0200)/9744(0204), are only available on National Life policies. The chronic illness rider is not available in CT, KS, MD and NY. The critical illness rider is not available in CT and NJ.

National Life Home Office: One National Life Drive, Montpelier, Vermont 05604 • (888) 297-3990 • [www.nationallife.com](http://www.nationallife.com).  
LSW Home Office: 1300 West Mockingbird Lane, Dallas, Texas 75247 • (800) 579-2878 • [www.lifeofsouthwest.com](http://www.lifeofsouthwest.com).

National Life Group® is a trade name of National Life Insurance Company and its affiliates. Each company of the National Life Group is solely responsible for its own financial condition and contractual obligations. LSW is not authorized to sell insurance in New York and does not do any insurance business in New York.

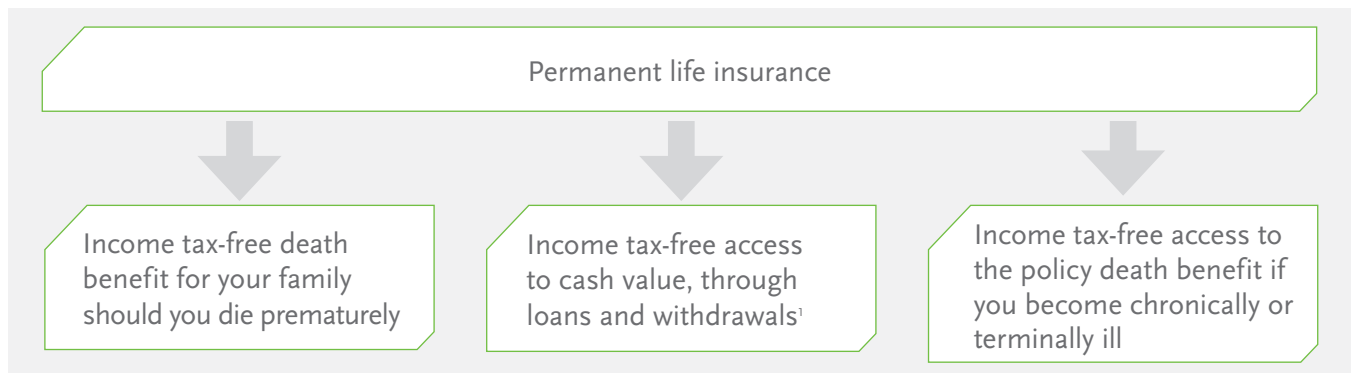
# Life is about choice and protecting your ability to choose

## Your goal:

You want a strategy that helps protect your family in the event of your premature death or if you become chronically or terminally ill.

## A potential solution:

Permanent life insurance with Accelerated Benefits Rider.



## How it works:

- Eligibility begins when you are certified as being chronically or terminally ill.
- Benefits are paid annually or in a lump sum, depending on the benefit trigger.
- Use of benefits is unrestricted and can be used for expenses such as:
  - Nursing home care
  - Medical procedures
  - Adult day care
  - Home health care
  - Drug therapies
  - Quality of life expenditures
  - Household expenses
- If you do not use the entire benefit during your lifetime, your family receives the remaining death benefit income tax-free at your death.

## Life insurance with riders that provide living benefits

LSW's Accelerated Benefits Riders, form series 8052(0798)/8095(0399)/8165(0703), are only available on Life Insurance Company of the Southwest's policies. The terminal illness rider is not available in MT, NJ, NY and ND. The chronic illness rider is not available in CT, KS, LA and OR. The critical illness rider is not available CT, MA and NJ.

Death Benefits, cash values and loan values (for policies with such values) will be reduced if an Accelerated Benefit is paid. There is no restriction placed on the use of the benefit received. We currently limit the amount of death benefit that may be accelerated under all accelerated benefit riders applying to the same insured to \$1,000,000. We reserve the right to change this limit in the future, however the limit will never be less than \$500,000.

The Accelerated Benefits offered under this rider are intended to qualify for favorable tax treatment under the Internal Revenue Code of 1986. Whether such benefits qualify depends on factors such as your life expectancy at the time benefits are accelerated or whether you use the benefits to pay for necessary long-term care expenses, such as nursing home care. If the acceleration-of-life-insurance benefits qualify for favorable tax treatment, the benefits will be excludable from your income and not subject to federal taxation. Tax laws relating to acceleration-of-life-insurance benefits are complex. You are advised to consult with a qualified tax advisor about circumstances under which you could receive acceleration-of-life-insurance benefits excludable from income under federal law.

Receipt of acceleration-of-life-insurance benefits may affect you, your spouse, or your family's eligibility for public assistance programs such as medical supplementary social security income (SSI), and drug assistance programs. You are advised to consult with a qualified tax advisor and with social service agencies concerning how receipt of such a payment will affect you, your spouse's and your family's eligibility for public assistance. Riders are optional and may not be available in all states.

<sup>1</sup> 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.