

Life Insurance with Living Benefits

When solving life's financial puzzle, make sure you and your savings are protected in case you become seriously ill.

“How will I cover medical and living expenses?”

You probably think of life insurance as a tool to protect your loved ones if you pass away, but do you know that certain modern life insurance policies offer riders that can provide a financial resource if you experience a qualifying terminal, chronic or critical illness?



A stroke occurs **every 40 seconds** in the U.S.¹



6 in 10 Americans live with at least one chronic disease.²



It is estimated that **1.9 million new cases of cancer** will be diagnosed in 2023.³



6.5 Million or more people are estimated to be living with Alzheimer's dementia.⁴

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

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

Life insurance that protects you and who you love.

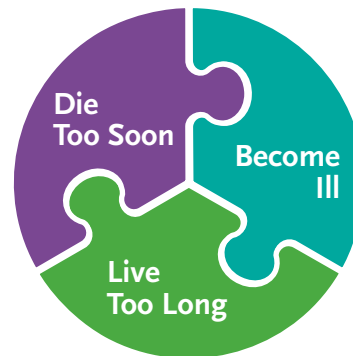
Provides a death benefit and, through optional Accelerated Benefits Rider, protection while you are living if you experience a qualifying terminal, chronic, critical illness or critical injury.

Accelerated Benefits Riders are optional, no-additional cost riders that can allow you to access all or part of your death benefit, while living, if you experience a qualifying terminal, chronic, critical illness or a diagnosis of Alzheimer's Disease or Lewy Body Dementia.

Since these benefits are generally unrestricted, once you qualify, you can use the benefit for any reason⁵. Benefits might be used for, but are not limited to:

- Household expenses
- Adult Day Care
- Home modifications
- Regular bills
- Nursing home care
- Quality of life expenditures

Figuring out life's puzzles
...we're here to help



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.

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, 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.

1 Centers for Disease Control and Prevention, <https://www.cdc.gov/stroke/facts.htm>, 10/14/22

2 Centers for Disease Control and Prevention, <https://www.cdc.gov/chronicdisease/resources/infographic/chronic-diseases.htm>, 12/13/22

3 The American Cancer Society, <https://www.cancer.org>, Jan. 2023

4 Alzheimer's Association, <https://www.alz.org/alzheimers-dementia/facts-figures>, 2022

5 The uses of ABR benefits are not limited with the exception that ABR proceeds for chronic illness in the state of Massachusetts can only be used to pay for expenses incurred for Qualified Long-Term Care services which are the necessary diagnostic, preventative, therapeutic, curing, treating, mitigating and rehabilitative services, and maintenance or personal care services that are required by a chronically ill individual and are provided pursuant to a plan of care prescribed by a licensed health care practitioner.

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