



Gift For Life

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

Insurance for your grandchild

- A gift that lasts a lifetime
- Less expensive than when bought as an adult
- Locks in insurability when they are healthy
- Has the potential to build cash value



If sufficiently funded, your grandchild could access their policy values through loans and withdrawals to help pay education costs...¹



Provide a down payment on a first home...



Start a business/
side gig...



The policy death benefit can even be accelerated through optional riders in the event of a qualifying event...²



Provide additional income during retirement...¹

If you have savings earmarked to pass on to your loved ones, purchasing life insurance for your grandchildren may offer additional tax benefits and guarantees that cash savings cannot. Learn more about the benefits of life insurance at <https://natl.life/individuals-families>.

Products issued by

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

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1. The use of cash value life insurance to provide a resource for accumulation goals assumes that there is first a need for the death benefit protection. 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. There is no guarantee that the policy will provide sufficient income for accumulation goals.
 2. Living benefits may be provided by riders, which 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.

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

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.

This marketing is not approved for use in New York