



National Life  
Group®

# You Protect and Serve Everyday...

WE CAN HELP PROTECT YOU AND YOUR FAMILY

As a first responder, your job can be physically challenging and very stressful. You put your life on the line every day to serve the public. What happens if you were to die unexpectedly or become disabled because of health issues or job-related injuries?

To supplement any life and disability coverage you have, we offer an excellent and affordable solution! It is LSW's Term 15-G, an annually renewable term life insurance policy with level premiums for 15 years. The policy offers a guaranteed death benefit — and for no additional premium — 4 Accelerated Benefit Riders. These riders can provide living benefits if the insured experiences a qualifying terminal, chronic or critical illness, or critical injury.<sup>1</sup> If these events occur, the policyholder can access the policy's death benefit proceeds while still living.

## Here is an Example:

A 30-year-old first responder (male, rated preferred non-smoker) for \$200,000 of life insurance coverage (Guaranteed Death Benefit), the premium payment is only \$16.46 per month! Also, if the insured were to become disabled at age 40 and meet the Accelerated Benefit Rider's chronic illness definition, the policyowner has the right to access the policy's death benefit while living to receive monthly payments. The original death benefit (\$200,000) is discounted and reduced by the amount withdrawn.

**The ability to accelerate the death benefit will end when the life insurance policy is terminated. While COVID-19 is not a qualifying illness, if it leads to one of our triggers you will be covered.**

You may also  
qualify for  
**EZ Underwriting.**<sup>2</sup>  
No Labs.  
No Exams.

For more  
information  
about this policy,  
please contact:

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Products issued by:

**Life Insurance Company of the Southwest®**

National Life Group® is a trade name representing various affiliates, which offer a variety of financial service products. Life Insurance Company of the Southwest, Addison, TX, is a member of National Life Group.

Term 15-G, form series 20522 (0518)/ICC18 - 20522 (0518), and associated riders are underwritten by LSW.

1. Accelerated Benefits Riders, (form series 8052, 8095, 8165, 8766, ICC10-8844, 20287, ICC15-20287, 20288, ICC15-20288) are available on various Term Life policies underwritten by Life Insurance Company of the Southwest (LSW).

Riders are optional, may be subject to underwriting, exclusions and/or limitations and may not be available in all states or on all products. Receipt of accelerated benefits reduces the Death Benefit and cash value (if any) otherwise payable under the policy, may be a taxable event and may affect your eligibility for public assistance programs, such as medical assistance (Medicaid), Aid to Families with Dependent Children, and Supplemental Security Income. 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. This rider is intended for favorable tax treatment under Section 101(g) of the Internal Revenue Code (26 U.S.C. Sec. 101(g)). Whether such benefits qualify depends on factors such as your life expectancy at the time benefits are accelerated or how the benefits are used.

There is no restriction placed on the use of the accelerated benefit 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 defined as 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.

The actual payment you receive will be less than the portion of the death benefit accelerated because the benefits are paid prior to death. Values are based on a current interest rate and mortality rates. There is an initial administrative fee at the time the rider is exercised. We currently limit the amount of death benefit that may be accelerated under all contracts made over the entire lifetime of the insured to \$1,500,000 for terminal illness or chronic illness and \$1,000,000 for critical illness or critical injury. We reserve the right to change this limit in the future; however the limit will never be less than \$500,000. Other restrictions, limitations and waiting periods may apply.

Our Terminal Illness riders allow for the payment of a portion of an insured's death benefit, on a discounted basis, if the insured has an illness or chronic condition which can reasonably be expected to result in death in 24 months or less. There is no additional premium for this rider.

Our Chronic Illness and Covered Chronic Illness riders allow for the payment of a portion of an insured's death benefit, on a discounted basis, if the insured is Chronically Ill. A chronic illness is defined as one that leaves you unable to perform, without substantial assistance, two of the six normal activities of daily living for a period of at least 90 consecutive days due to a loss of functional capacity or requires substantial supervision to protect oneself from threats to health and safety due to severe cognitive impairment. The six activities of daily living include bathing, continence, dressing, eating, toileting, and transferring. There is no additional premium for this rider.

Our Critical Illness Riders allows for the payment of a portion of an insured's death benefit, on a discounted basis, if the insured is Critically Ill or Critically Injured. Covered critical illnesses are ALS (Lou Gehrig's disease), Aorta Graft Surgery, Aplastic Anemia, Blindness, Cancer, Cystic Fibrosis, End Stage Renal Failure, Heart Attack, Heart Valve Replacement, Major Organ Transplant, Motor Neuron Disease, Stroke or Sudden Cardiac Arrest. Covered critical injuries are Coma, Paralysis, Severe Burns or Traumatic Brain Injury. Covered critical illnesses and covered critical injuries may vary by state. There is no additional premium for these riders.

#### **Accelerated Benefits Riders (ABR) vs. Long-term Care (LTC) Insurance**

Certain states require advertising for ABRs to provide a comparison to the benefits provided by LTC insurance. However, Accelerated Benefits provided by the ABR riders are not long-term care insurance, and are not intended to be the same as, or an alternative to, long-term care insurance.

**This is a life insurance benefit that also gives you the option to accelerate some or all of the death benefit in the event that you meet the criteria for a qualifying event described in the policy. This policy or certificate does not provide long-term care insurance subject to California long-term care insurance law. This policy or certificate is not a California Partnership for Long-Term Care program policy. This policy or certificate is not a Medicare supplement (policy or certificate).**

ABR 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. Receipt of benefits may reduce or eliminate the availability of other policy riders and benefits. Benefits available are calculated at time of claim based on the age of the policy and our expectation of your future mortality. The amount of Accelerated Benefit available will depend on your life policy's death benefit value when ABR benefits are claimed. For policies in good standing, if ABR benefits are not used, policy death benefits and other rider benefits are still available.

Long-term care (LTC) insurance is not life insurance, and as such, has no death benefit or cash value. LTC insurance benefits are specified at the time of the contract. LTC benefits are paid as a form of expense reimbursement for qualified long-term care expenses. By comparison, since ABR benefits can be used for any reason, they are paid once qualifications are met, and do not require you to provide receipt of specific expenses to qualify for the benefit. LTC premiums vary based on the level and length of benefit chosen by the policyholder. Premiums are paid on a recurring basis, and failure to pay premiums will generally lapse the policy. If LTC benefits are not claimed, they are typically forfeited. LTC insurance policies may offer non-forfeiture benefits for additional premium. **This is a solicitation of insurance. An insurance agent may contact you.**

2. Not all applicants qualify for EZ underwriting. National Life Group reserves the right to underwrite applicants based on any and all permissible impairments and considerations.

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.