



National Life
Group®

PREPARE TO

EXPERIENCE LIFE

Products issued by

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

National Life Group® is a trade name of National Life Insurance Company (NLIC), 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. Life Insurance Company of the Southwest is not an authorized insurer in New York and does not conduct insurance business in New York. The benefits discussed in this brochure may be derived from life insurance and annuity products and their associated optional riders as issued by NLIC and LSW. This is not a solicitation of any specific insurance policy or annuity contract.

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What Worries You Worries Us

Life on Main Street has its challenges.
Thinking and planning for difficult times can be stressful.





Life Happens on Main Street

It's where you grow up, live, love, raise families, build communities, earn your living and gather with friends and neighbors.

It's where you live the life you imagined.



Worrying about finances can lead to stress.



Stress can lead to serious illnesses.



At National Life, our goal is to keep the solutions simple.
Let our people and our products help you worry less, breathe easier, and experience life.





Together With You Together For You

At National Life, we roll up our sleeves and get to the hard work of helping make your life on Main Street the life you imagined.



People are planners of things big and small. We plan for the fun stuff like weekends and vacations and for the big stuff like retirement and education.



Modern insurance products are more than just for emergencies, they are the foundation of a sound financial plan.

Worry Less

Protect the future of your loved ones. Without protection, your premature death can devastate the financial quality of the life you leave behind for those you love.

Premature death can have a long term financial impact on a surviving loved one. By protecting your family financially, you can help relieve some income uncertainty in the years following your death.

Breathe Easier

Americans living with chronic diseases face rising healthcare costs. Health insurance copays and out-of-pocket expenses continue to rise.

Living benefits¹ from life insurance, annuities, and optional riders can potentially be used for:

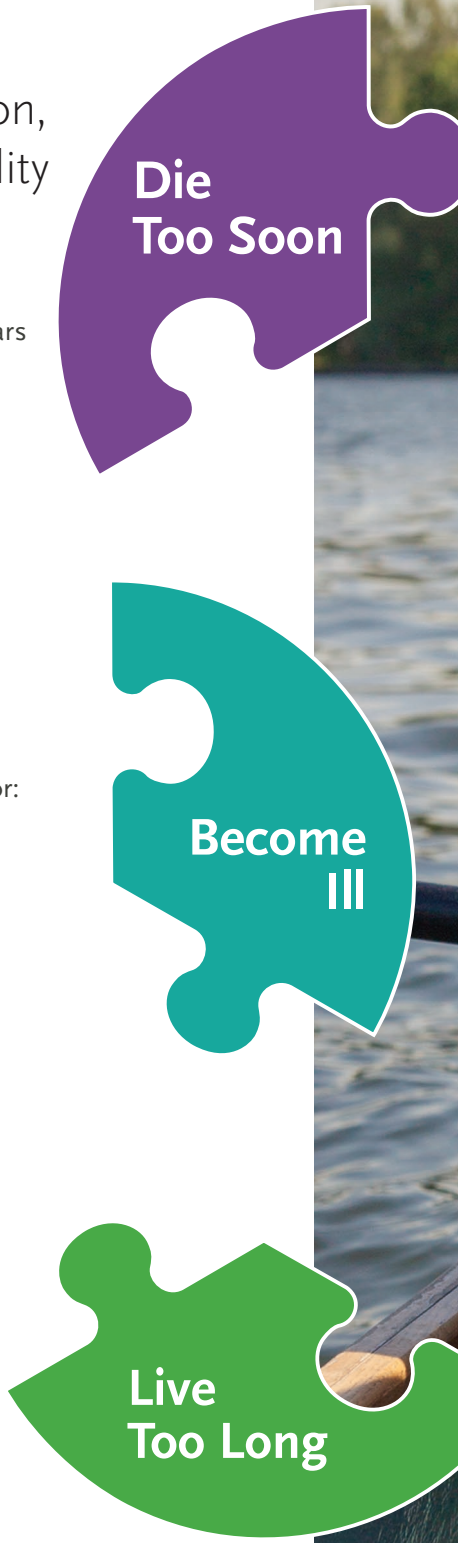
- medical expenses
- meeting unexpected emergencies
- replacing lost income
- taking advantage of opportunities
- making home repairs to accommodate physical limitations

Experience Life

It's not how much you have, but how long it will last.

Overcome the financial challenge of living too long. Our annuities and the riders on life insurance can potentially provide a guaranteed income for life in retirement.

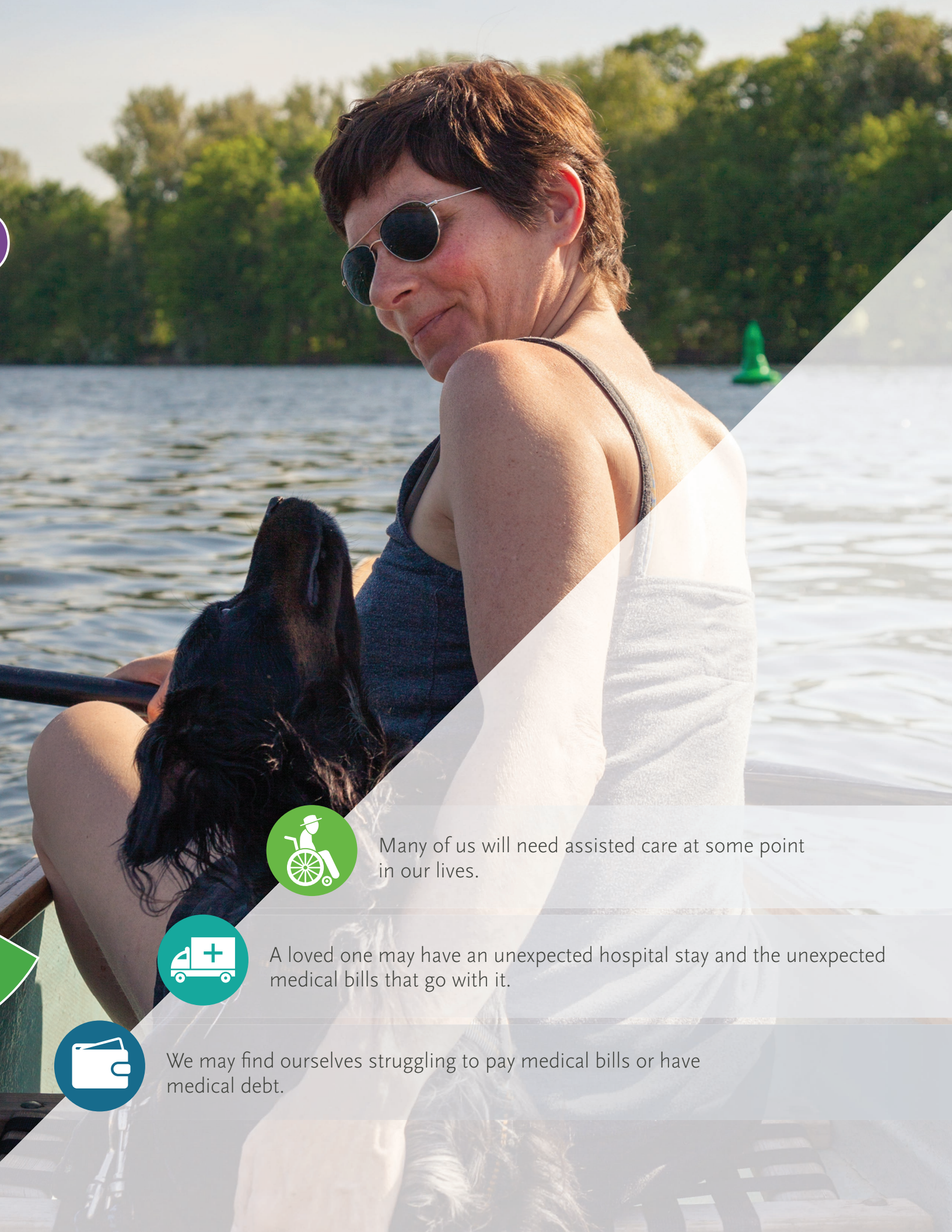
- Guaranteed income you cannot outlive²
- Supplement other retirement income
- Protect your retirement dreams



Die
Too Soon

Become
III

Live
Too Long



Many of us will need assisted care at some point in our lives.



A loved one may have an unexpected hospital stay and the unexpected medical bills that go with it.



We may find ourselves struggling to pay medical bills or have medical debt.



Let's Map this Out

Where are you?

Look at your current income, savings, expenses, debt and assets.

Where do you want to be?

Identify big and small goals.

- Big: purchase a home, save for retirement, pay for college.
- Small: create a budget and stick to it.

How will you get there?

Action Steps! Contact a financial advisor or an insurance professional to help you map out a strategy to pay down debt, build an emergency fund, and reach your financial destination.



Are You Ready?

Spending and saving money are personal and emotional choices for many people. Whether you have a little or a lot, a financial roadmap will help you worry less, breathe easier, and experience life.

Prepare for the Unexpected.

Detours happen.

Make a plan so the most important people in your life stay on track.



A smart retirement plan accounts for living longer and spending more years in retirement.



Organize Your Life

- Stay in touch with your financial professional to go over your roadmap every year
- Review your insurance needs
- Be knowledgeable about your insurance coverage – home, health, life and auto
- Have a strong support system
- Set up a will or living trust
- Choose trusted Executors
- Have a Power of Attorney and an accurate Advanced Medical Directive
- Talk to the most important people in your life about your documents and your wishes

Take the time to organize your life, set your mind at ease and reduce your stress.

We're here to help. We'll do it together.



National Life Group

Our Story is Simple

For more than 170 years,* National Life has delivered on our promises. Our success stems from a deep passion and belief in our core values: Do Good. Be Good. Make Good and we are proud of our vision to “Bring Peace of Mind to Everyone We Touch.”

At National Life we are proud to be a leading provider of life insurance and retirement solutions. We are firmly grounded on America’s Main Street – a place where trust is earned and promises are kept, where a firm handshake means something and where people are genuine and caring.

At National Life, we believe in the power of personal connections and the strength of doing things together at the center of where you live.

Visit us at [NationalLife.com](https://www.NationalLife.com)

* National Life Insurance Company was founded in 1848, Life Insurance Company of the Southwest was chartered in 1955.



¹ Living benefits may be provided by life insurance riders, including Accelerated Benefit Riders. 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.

² Guarantees are dependent upon the claims-paying ability of the issuing company. Life Insurance and annuity income riders typically have limitations and restrictions to exercising them, including but not limited to, minimum and maximum age requirements, years policy has been in force and minimum policy values. Receipt of other policy benefits that reduce policy values may also reduce the ability to exercise the income rider. Receipt of life insurance income rider benefits will reduce the policy's cash value and death benefit, may reduce or eliminate the availability of other policy and rider benefits, and may be taxable.

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

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