



National Life Group®



Life Insurance With Living Benefits

Your life insurance policy provides both death benefit coverage and protection during your lifetime.

“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 did you know that modern life insurance comes with riders that may pay out money 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 **2 million new cases of cancer** will be diagnosed in 2025.³



7.2 million Americans are estimated to be living with Alzheimer's dementia.⁴

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.

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.

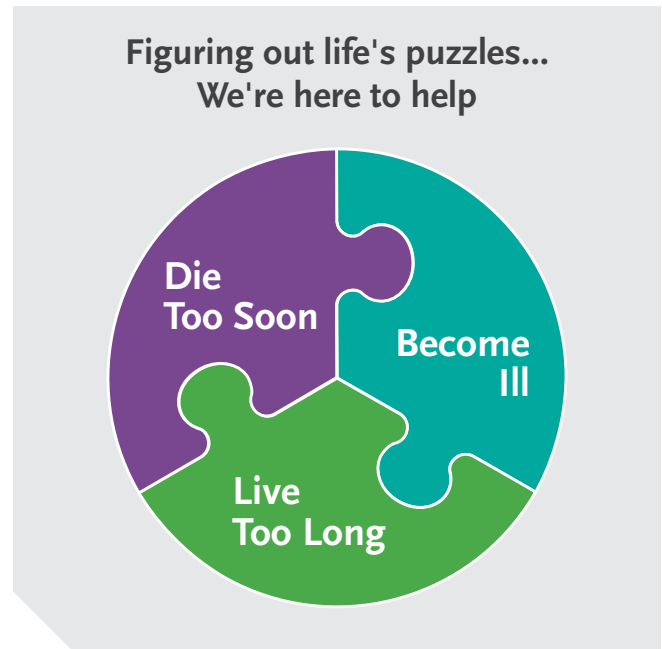
Life Insurance That Protects You and Those You Love

When solving life's financial puzzle, make sure you are also protected if you become seriously ill or get critically injured.

Accelerated Benefits Riders are optional, no-additional-cost riders that may allow you to access all or part of your death benefit, while living, if you experience a qualifying terminal, chronic or critical illness, critical injury, 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 reason.⁵ For example, you could use the money to cover:

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



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 to learn 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 Heart Disease and Stroke Statistics—2023 Update, Centers for Disease Control and Prevention, <https://www.cdc.gov/stroke/data-research/facts-stats/index.html>, 10/24/24

2 National Health Expenditure Data: Historical, Center for Medicare & Medicaid Services, <https://www.cms.gov/data-research/statistics-trends-and-reports/national-health-expenditure-data/historical> 12/18/2024

3 American Cancer Society Cancer Fact & Figures, American Cancer Society, <https://www.cancer.org/content/dam/cancer-org/research/cancer-facts-and-statistics/annual-cancer-facts-and-figures/2025/2025-cancer-facts-and-figures-acf.pdf>, 2025

4 2025 Alzheimer's Disease Facts and Figures, Alzheimer's Association, <https://www.alz.org/getmedia/ef8f48f9-ad36-48ea-87f9-b74034635c1e/alzheimers-facts-and-figures.pdf>, April 2025

5 The uses of ABR benefits are not limited except in the state of Massachusetts, where ABR benefits for chronic illness can only be used to pay for expenses incurred for qualified long-term care services. These 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.