



Term Series

TERM LIFE INSURANCE

Temporary Coverage at Lower Cost

- Death benefit protection for 10, 15, 20, or 30 years with level premiums.
- Higher death benefit protection for the same premium compared to permanent life insurance but no potential for cash accumulation or loans.
- Annual Renewable Term option available, with premiums that increase annually.



Ideal For

Clients who want a guaranteed premium, are focused on death benefit protection, need coverage for a temporary period of time, and are willing to forego the potential to build cash value. Can be used to supplement permanent life insurance coverage.



Protection for Life

Death benefit protection for a specified time period at lower cost than permanent life insurance.



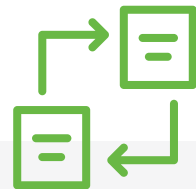
Guaranteed premiums

Predictable cost, guaranteed for the length of the term (10 to 30 years).



Living Benefits

Financial resources to pay for expenses due to a qualifying event.¹



Conversion

Potential to convert to a permanent life insurance policy without additional underwriting.

“I only need a death benefit for a limited time.”

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.

Centralized Mailing Address: One National Life Drive, Montpelier, VT 05604 | 800-906-3310 | www.NationalLife.com

Financial Strength Ratings*

as of May 1, 2024

A+ (Superior)

BY A.M. BEST
Second highest of 16 rankings

A+ (Strong)

BY STANDARD & POOR'S
Fifth highest of 21 rankings

A1 (Good)

BY MOODY'S
Fifth highest of 21 rankings

Do good. Be good. Make good.

Guaranteed Level Term series and Annually Renewable Term life insurance policies, form no. 20521(0518)/ICC18-20522(0518) is underwritten by National Life Insurance Company, Montpelier, Vermont. Guaranteed Level Term series and Annually Renewable Term life insurance policies, form no. 20522(0518)/ICC18-20522(0518) is underwritten by Life Insurance Company of the Southwest, Addison, Texas.

*Ratings subject to change.

1 Living Benefits are provided by optional Accelerated Benefits Riders at no additional cost.

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.