



# BasicSecure

## FIXED UNIVERSAL LIFE INSURANCE

### Budget-Friendly Permanent Coverage

- Adjust death benefit coverage<sup>1</sup> and premium level as needed.<sup>2</sup>
- Flexibility to start with minimum payments and to skip payments without risking policy lapse if you have sufficient cash value.<sup>3</sup>
- Fixed interest rate — cash value growth not tied to market performance.
- Access cash value through policy loans and withdrawals for retirement income or to cover unexpected costs.



### Ideal For

Young professionals with a family and many financial responsibilities, and for clients approaching retirement and seeking to replace an employer-sponsored term policy with a permanent life insurance policy that includes Living Benefits.



#### Protection for life

Permanent death benefit protection for loved ones. Lowest cost of National Life permanent life insurance options.



#### Fixed interest rate

Cash value accumulation without market exposure. Fixed interest rate set by National Life Group. Minimum guaranteed interest rate of 1.00%.



#### Living Benefits

Financial resources to pay for expenses due to a qualifying event.<sup>4</sup>



#### Simple and flexible

Flexible premiums, long-term death benefit guarantees,<sup>5</sup> and optional riders for family coverage and protection in one policy.

**"I want budget-friendly permanent life insurance that builds cash value not tied to an index"**

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](http://www.NationalLife.com)

# Financial Strength Ratings\*

as of May 1, 2024

**A+ (Superior)**

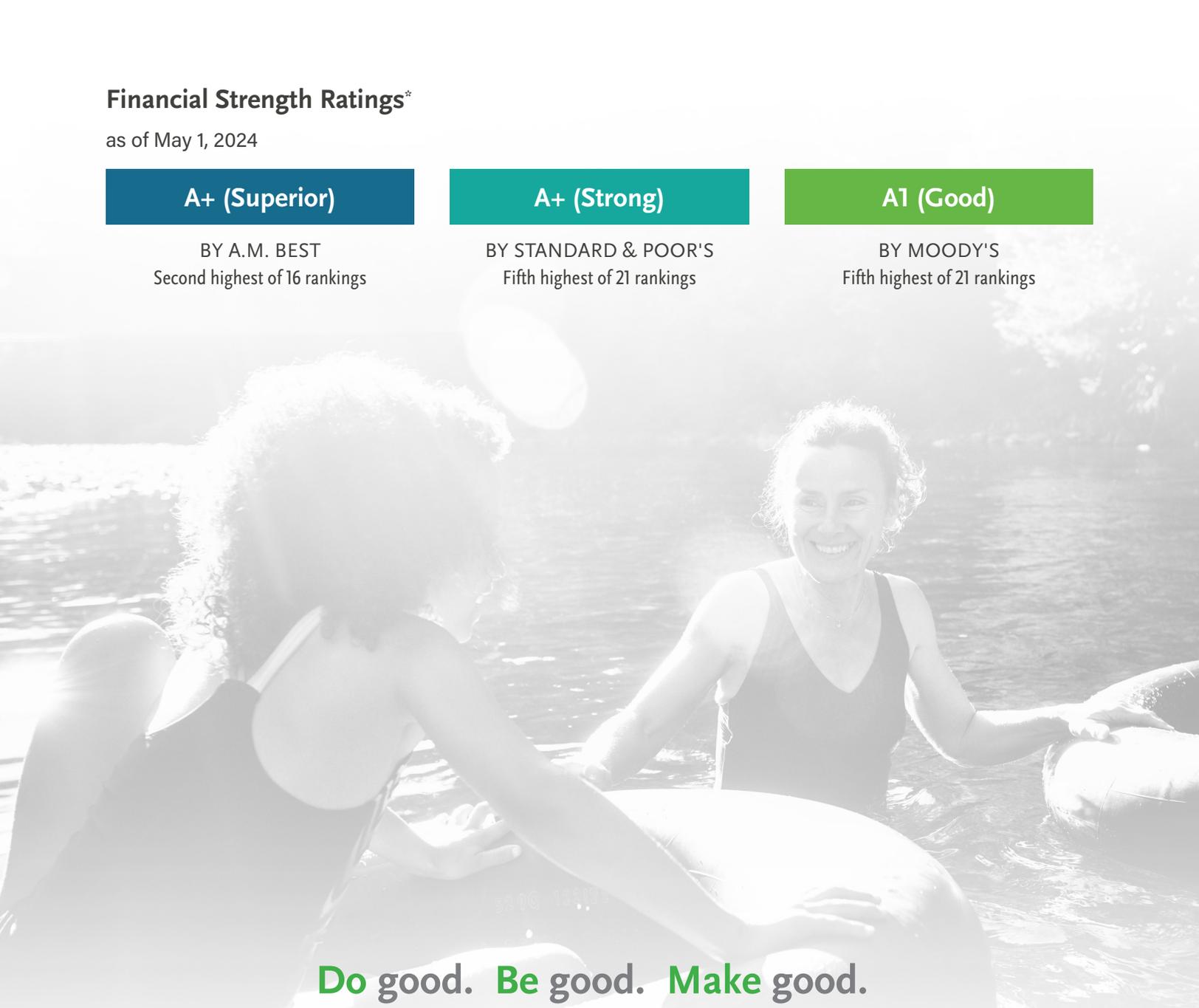
BY A.M. BEST  
Second highest of 16 rankings

**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.**

BasicSecure Universal Life Insurance, form series 20680(0120)/ICC20-20680(0120) and Death Benefit Protection Rider, form series 20226(0120)/ICC20-20226(0120) are issued by National Life Insurance Company, Montpelier, Vermont and BasicSecure Universal Life Insurance, form series 20684(0120)/ICC20-20684(0120) and Death Benefit Protection Rider, form series 20224(0120)/ICC20-20224(0120) are issued by Life Insurance Company of the Southwest, Addison, Texas.

\*Ratings subject to change.

- 1 Increasing the death benefit will require additional underwriting approval.
- 2 It is possible that coverage will expire when either no premiums are paid following the initial premium, or subsequent premiums are insufficient to continue coverage.
- 3 The ability to internally fund a life insurance contract ("skipping premiums") will be dependent upon the performance of the contract. Using policy values and benefits to pay the premium due will reduce the policy's cash value and death benefit. If policy values are insufficient to pay the premium, additional out-of-pocket payments may be needed to keep the policy in force.
- 4 Living Benefits are provided by optional Accelerated Benefits Riders at no additional cost.
- 5 Assuming all scheduled premiums are paid, the policy protection period ensures the death benefit won't be reduced for 10 years. The Death Benefit Protection Rider would extend this period to 20 years, assuming minimum monthly premiums sufficient to meet a monthly premium test are made. Premium payments just equal to the Monthly Guarantee Premiums will not necessarily provide for the build-up of significant accumulated policy value.

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.