



# SummitLife

## INDEXED UNIVERSAL LIFE INSURANCE

### Maximize Growth

- Permanent death benefit protection for loved ones. Estate preservation and equalization.
- Potential for cash value growth that can be accessed through policy loans and withdrawals for retirement income or to cover unexpected costs.<sup>1</sup>
- Benefits for business owners and key employees and partners.
- Can be used with Premium Finance arrangements.<sup>2</sup>



### Ideal For

Individual clients who are focused on wealth creation or preservation, those looking for cash value accumulation for lifetime needs, and those who want to reduce or eliminate future out-of-pocket premiums. Also ideal for business owners who want to protect their business interests and provide benefits to partners or key employees.



#### Upside potential, downside protection

Cash value growth potential with protection from market losses.<sup>3</sup> Choice of volatility-controlled and other index crediting strategies.



#### Living Benefits

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



#### Business-friendly

Business interest protection by funding a buy-sell agreement.



#### Guaranteed lifetime income potential

Potential for guaranteed income for life (provided by optional LIBR rider).<sup>5</sup>

**“I need a lot of protection and want high growth potential without downside risk”**

Products issued by

**Life Insurance Company of the Southwest®**

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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.**

Indexed Universal Life Insurance, form series 20608(0119)/ICC19-20608(0119) and Lifetime Income Benefit Rider, form series 20266(0614) are underwritten by Life Insurance Company of the Southwest, Addison, Texas.

\* Ratings subject to change.

1. Policy loans and withdrawals reduce the policy's cash value and death benefit and may result in a taxable event. Surrender charges may reduce the policy's cash value in early years.
2. This business strategy is offered and managed by an independent third party who is not affiliated with the companies of National Life Group. No National Life Group company nor anyone acting on its behalf has evaluated the strategy or is authorized to make any representation regarding the suitability, effectiveness or legality of using life insurance or annuities in connection with the strategies use. Please consult with your tax and/or legal advisors regarding whether this strategy is appropriate for your situation.
3. Monthly deductions continue to be taken from the accumulated value, including a monthly policy fee, monthly expense charge, monthly accumulated value charge, cost of insurance charge, and applicable rider charges, regardless of interest crediting. Indexed universal life insurance policies do not directly participate in any stock or equity investments.
4. Living Benefits are provided by optional Accelerated Benefits Riders at no additional cost.
5. The Lifetime Income Benefit Rider provides a benefit for the life of the insured if certain conditions are met, including but not limited to the insured's attained age being between age 60 and 85, and that the policy has been in force at least 10 years. Insufficient policy values or outstanding policy loans may also restrict exercising the rider. Exercising the rider and receiving an income benefit will reduce the policy's cash value and death benefit and may terminate other riders or reduce their benefits.

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.