



# SurvivorLife

## SURVIVORSHIP INDEXED UNIVERSAL LIFE INSURANCE

### Permanent Protection for Two

- Potential for an income tax-free death benefit following the first death through an optional rider<sup>1</sup>, and for beneficiaries<sup>2</sup> following the second death. Provide mortgage protection after the death of a partner.
- Potential for cash value growth that can be accessed through policy loans and withdrawals for retirement income or to cover unexpected costs.<sup>3</sup>
- Suitable for families and businesses.



### Ideal For

Spouses or partners who have dual discretionary incomes and are not financially dependent on each other, those interested in protection for young children should they both die, and/or clients who seek a more efficient way to fund their policy than with two separate policies.



#### Legacy

Provides death benefit protection until death of last policyholder. Can be used for wealth transfer and estate planning, business succession, charitable giving, and special needs planning.<sup>4</sup>



#### Upside potential, downside protection

Cash value growth potential with protection from market losses.<sup>5</sup> Choice of volatility-controlled and other index crediting strategies.



#### Living Benefits

Financial resources to pay for expenses due to a qualifying event<sup>6</sup>, available after the first death (depending on underwriting).



#### Guaranteed lifetime income potential

Potential for guaranteed income for life (provided by optional LIBR rider).<sup>7</sup>

**“I want to leave a large legacy for the next generation”**

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.**

SurvivorLife, Indexed Universal Life Insurance, form series 20678(0220)ICC20-20678(0220) and Lifetime Income Benefit Rider, form series 20266(0616) are underwritten by Life Insurance Company of the Southwest, Addison, Texas. SurvivorLife, Indexed Universal Life Insurance, form series 20677(0220)ICC20-20677(0220) and Lifetime Income Benefit Rider, form series 20412(0616)/20235(0414) are underwritten by National Life Insurance Company, Montpelier, Vermont.

\*Ratings subject to change.

- 1 Using the Survivor Protection Rider. 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.
- 2 Internal Revenue Code § 101(a)(1). There are some exceptions to this rule. Please consult a qualified tax professional for advice concerning your individual situation.
- 3 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.
- 4 The companies of National Life Group® and their representatives do not offer tax or legal advice. For advice concerning your own situation, please consult with your appropriate professional advisor.
- 5 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.
- 6 Living Benefits are provided by optional Accelerated Benefits Riders at no additional cost.
- 7 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.