



TotalSecure

WHOLE LIFE INSURANCE

Flexible and Predictable Protection

- Guaranteed death benefit with flexible premium options.
- Guaranteed level premium option.
- Guaranteed growth of cash value, which can be accessed through withdrawals or tax-free policy loans.¹ Protection from market volatility.
- Potential to enhance policy values through dividends.²



Ideal For

Clients who are looking for predictability, flexibility, and convenience with one policy that helps them protect their family and for retirement.



Protection for life

Permanent death benefit protection for loved ones. Option to guarantee availability of additional coverage regardless of insurability.⁴



Guaranteed future cash value³

Predictable growth of cash value, which can serve as a fixed or cash asset in a diversified portfolio.



Living Benefits

Financial resources to pay for expenses due to a qualifying event.⁵



Suitable for personal and business use

Employers can fund employee retirement plans on a tax-favored basis.

"I'm looking for permanent life insurance with strong guarantees"

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.

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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.

*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. Loans and withdrawals of paid-up cash value will not create an immediate taxable event, but substantial tax ramifications could result upon contract lapse or surrender.
- 2 Dividends are not guaranteed.
- 3 Guaranteed premiums and cash value accumulation assume that all planned premiums are paid, and that the values illustrated are based on only guaranteed values. Actual results may be more or less favorable for values that include non-guaranteed dividends.
- 4 Using the optional Guaranteed Insurability Option Rider.
- 5 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.