



# We're Here to Help...

## YOU HAVE LIVING BENEFITS

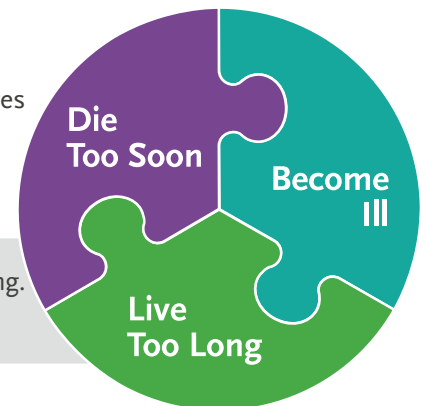
Coronavirus (COVID-19) is having a dramatic impact on our lives, businesses, and overall sense of security. You can breathe easier knowing you have life insurance that also protects you while you are living. We have been a pioneer in the life insurance industry offering Living Benefits<sup>1</sup> on all our life policies.

Accelerated Benefit Riders are no-additional-cost riders that can allow you, a policy owner, to access all or part of your death benefit while living. These benefits are triggered if you experience a qualifying terminal, chronic or critical illness. This includes any qualifying event triggered by **Coronavirus (COVID-19)**.

While at this time, infectious disease in itself is not a qualifying event under critical illness, it is possible to qualify if a covered critical illness occurs, or if illness progresses to be a terminal illness, or if you are unable to perform the Activities of Daily Living and qualify for a chronic illness rider.

Since these benefits are generally unrestricted, once you qualify, you can use the benefit for any reason. Benefits might be used for, but are not limited to:

- Household expenses
- Adult Day Care
- Home modifications
- Regular bills
- Nursing home care
- Quality of life expenditures



Remember, life insurance can do more than pay a death benefit; it provides benefits for living. Figuring out life's puzzles ...we're here to help

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<sup>1</sup> Living benefits are provided by no-additional premium accelerated benefit riders. Payment of Accelerated Benefits will reduce the Cash Value and Death Benefit otherwise payable under the policy. Receipt of Accelerated Benefits may be a taxable event, may affect your eligibility for public assistance programs, and may reduce or eliminate other policy and rider benefits. Please consult your personal tax advisor to determine the tax status of any benefits paid under this rider and with social service agencies concerning how receipt of such a payment will affect you.

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 or on all products. This is not a solicitation of any specific insurance policy.

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