

**SAMPLE**

**Term 30-G**  
Term Life Insurance



Prepared on  
March 9, 2020 for  
**John Doe**

Presented by  
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Product issued by  
**Life Insurance Company of the Southwest®**

Term 30-G, [Form Series 20522CA] and any applicable riders are underwritten by Life Insurance Company of the Southwest®, Addison, Texas. All rider form series are not available in all states. Riders are optional and may require additional premium. Guarantees are dependent upon the claims-paying ability of the issuing company.

This information is not intended as tax or legal advice. For advice concerning your own situation, please consult with your appropriate professional advisor.

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# Protect Those Who Depend On You

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**Our term life insurance** is an affordable way to provide financial security for those who depend on you. It can give you the peace of mind that comes with knowing your loved ones will be protected in the event you die prematurely. Our optional Accelerated Benefit Riders can help you financially if you suffer from a qualifying Terminal, Chronic, Critical Illness or Critical Injury<sup>1</sup>.

## Our term products may be ideal for those who:

- Want low cost life insurance with guaranteed<sup>2</sup> premiums for a specified period of time.
- Want additional death benefit to supplement permanent life coverage.
- Require a larger amount of insurance but it isn't within your budget right now.
- Are interested in purchasing term life insurance at a low cost and have the option of converting to a permanent policy in the future with no additional evidence of insurability<sup>3</sup>.
- Are interested in purchasing term life insurance with optional riders that can provide living benefits in the event of an illness that is terminal, chronic, or critical, or in the event of a critical injury.

## The death benefit can be used to:

- Protect your home
- Protect your children until they are grown
- Protect your business
- Protect your family now at an affordable cost with the option to convert to permanent in the future
- Help fund college tuition
- Help supplement a spouse's income



We can help  
you meet your  
insurance  
needs.

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1 Accelerated Benefit Riders are optional, available with no additional premium, and may not be available in all states. Please refer to the Narrative Summary for details regarding the Accelerated Benefit Riders available in the state selected for this presentation.

2 Guarantees are dependent upon the claims-paying ability of the issuing company.

3 Additional coverage or additional riders added to the converted policy may require additional underwriting. All riders may not be available in all states or on all products.

**Life Insurance Company of the Southwest, Addison, TX 75001**

This Statement is not complete without all pages.

This Statement is valid for 30 days.

## Summary of Coverages

John Doe  
Male 25 Standard Non-Tobacco  
Riders: ABR

Face Amount: \$200,000  
Initial Premium: \$32.65 Monthly  
State: California

### Life Insurance



Money for those who depend on you

- **Death Protection \$200,000** for John Doe

### Accelerated Living Benefits



Money for a Terminal, Chronic, Critical Illness or Critical Injury<sup>1</sup>

See the following page for more details on these benefits.

- Accelerated Benefits Rider for **Terminal Illness**
- Accelerated Benefits Rider for **Chronic Illness**
- Accelerated Benefits Rider for **Critical Illness**
- Accelerated Benefits Rider for **Critical Injury**

### Conversion Privileges



If your needs change, convert from Term to Permanent Insurance

No cost conversion feature allows you to convert your term policy to a Life Insurance Company of the Southwest permanent insurance product with no additional evidence of insurability.

The conversion period ends 20 years from the term policy date of issue or age 70 if sooner. Unlike term insurance, permanent insurance builds cash value which can be accessed using policy loans and withdrawals during your lifetime for emergencies, to take advantage of opportunities, or to supplement your retirement income.

The new permanent policy will be issued at an equivalent rate class regardless of changes in health.

**The use of one benefit may reduce or eliminate other policy and rider benefits.  
The ability to accelerate the death benefit will end when the life insurance policy is terminated.**

Riders are optional and may require additional premium.

This presentation is not valid unless accompanied by a complete Statement of Policy Cost and Benefit Information. Please see the Ledger for guaranteed values and other important information.

<sup>1</sup> Accelerated Benefit Riders are optional, available with no additional premium, and may not be available in all states. Please refer to the Narrative Summary for details regarding the Accelerated Benefit Riders available in the state selected for this presentation.

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# Term 30-G

## Term Life Insurance

### Summary of Coverages

John Doe  
Male 25 Standard Non-Tobacco  
Riders: ABR

Face Amount: \$200,000  
Initial Premium: \$32.65 Monthly  
State: California

The optional Accelerated Benefit Riders (ABR) offer you flexibility to access your death benefit if you have a qualifying Terminal, Chronic, Critical Illness or Critical Injury<sup>1</sup>

#### Terminal Illness

As an example, if the full, available death benefit is accelerated, the discounted benefit for John Doe (Base) would be about **\$171,504** at age 30.

#### Chronic Illness

As an example, if the full, available death benefit is accelerated each month, the monthly discounted benefits for John Doe (Base) are projected to be:

**Age 27:** \$704

**Age 29:** \$757

**Age 31:** \$820

**Age 35:** \$972

#### Critical Illness OR Critical Injury

As an example, if the full, available death benefit is accelerated, the discounted benefits for John Doe (Base) are projected to be:

Age	Category 1 Minor	Category 2 Moderate	Category 3 Severe	Category 4 Life Threatening
27	\$1,829	\$35,741	\$92,388	\$162,330
29	\$2,385	\$36,987	\$93,037	\$162,330
31	\$2,992	\$38,397	\$93,814	\$162,329
35	\$4,308	\$41,684	\$95,764	\$162,324

You can accelerate up to 100% of the death benefit, subject to an ABR Benefit limit of \$1,500,000 for terminal and chronic illness and an ABR Benefit limit of \$1,000,000 for critical illness and critical injury on the total death benefit accelerated under all policies on the life of the insured. Any claim for critical illness or critical injury benefits for a given Qualifying Event must be filed within 365 days following the occurrence of such Qualifying Event. For chronic illness, the death benefit you can accelerate is subject to a monthly limit to the lesser of 2% of the discounted death benefit or \$30,000. The death benefit will be reduced by the amount of the death benefit you decide to accelerate. A discount factor will be applied to the death benefit accelerated because it is being paid prior to the actual death benefit. As a result, the actual benefit paid will be less than the amount of death benefit accelerated. Please refer to the Narrative Summary for further information about these riders.

**The use of one benefit may reduce or eliminate other policy and rider benefits.  
The ability to accelerate the death benefit will end when the life insurance policy is terminated.**

The sample benefits shown assume current accelerated benefits mortality table and interest at 6.5%. The benefits and values shown above are not guaranteed. The assumptions on which they are based are subject to change by the insurer. Actual results may be more or less favorable. This presentation is not valid unless accompanied by a complete Statement of Policy Cost and Benefit Information.

<sup>1</sup> Accelerated Benefit Riders are optional, available with no additional premium, and may not be available in all states. Please refer to the Narrative Summary for details regarding the Accelerated Benefit Riders available in the state selected for this presentation.

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# Term 30-G

## Term Life Insurance

### Narrative Summary

John Doe  
 Male 25 Standard Non-Tobacco  
 Riders: ABR

**Face Amount:** \$200,000  
**Initial Premium:** \$32.65 Monthly  
**State:** California

### Plan Description

Term 30-G [Form Series 20522CA], is a term life insurance policy that is annually renewable to age 95. Premiums are level for the first 30 years and increase annually thereafter to attained age 95. This policy has no cash value and no dividends are payable.

This policy is convertible during the first 20 years from the date of issue or until age 70 if earlier, but in no case less than 5 years from date of issue, without evidence of insurability to any single life permanent plan of life insurance then sold by us.

### Premium Payment Options

This statement assumes premiums are paid on a monthly basis and are received at the beginning of each billing period.

Your yearly cost will be higher if you choose to pay premiums more frequently than annually. For example, the additional amount you will pay in the first year is as follows:

Premium Frequency	Number of payments per year	Amount of each premium payment	Total premium per year	Amount you will pay each year in addition to the annual premium
Annual	1	\$371.00	\$371.00	\$0.00
Semi-Annual	2	\$189.21	\$378.42	\$7.42
Quarterly	4	\$96.46	\$385.84	\$14.84
Monthly	12	\$32.65	\$391.80	\$20.80

This table illustrates the additional amounts that are required in the first year. Additional amounts will be due in future years if premiums are paid more frequently than annually and may vary from the above example.

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### Narrative Summary

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Face Amount: \$200,000  
 Initial Premium: \$32.65 Monthly  
 State: California

### Rider Description

The following riders are available at no additional premium:

**Accelerated Benefits Rider** [Form Series 8052, 8095CA, 8165 and 20288CA] - Receipt of accelerated benefits reduces the Death Benefit otherwise payable under the policy, may be a taxable event and may affect your eligibility for public assistance programs, such as medical assistance (Medicaid), Aid to Families with Dependent Children, and Supplemental Security Income. 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, your spouse and your family's eligibility for public assistance. This rider is intended for favorable tax treatment under Section 101(g) of the Internal Revenue Code (26 U.S.C. Sec. 101(g)). Whether such benefits qualify depends on factors such as your life expectancy at the time benefits are accelerated and how the benefits are used.

Riders are optional and may not be available in all states. Availability is subject to underwriting review and there is an initial administrative fee at the time the rider is exercised. The actual payment you receive will be less than the portion of the death benefit accelerated because the benefits are paid prior to death. Values are based on a current interest rate and mortality rates. We currently limit the amount of death benefit that may be accelerated under all contracts made over the entire lifetime of the insured to \$1,500,000 for terminal or chronic illness and \$1,000,000 for critical illness or critical injury. We reserve the right to change this limit in the future; however the limit will never be less than \$500,000. If there is an accelerated benefits rider on this term policy, it will terminate when the policy terminates. Other restrictions, limitations and waiting periods may apply.

**Accelerated Benefits Rider for Terminal Illness (ABR)** [Form Series 8052], allows for the payment of a portion of an insured's death benefit, on a discounted basis, if the insured has an illness or chronic condition which can reasonably be expected to result in death in 24 months or less. There is no additional premium with this rider.

**Accelerated Benefits Rider for Chronic Illness (ABR)** [Form Series 8095CA], allows for the payment of a portion of an insured's death benefit, on a discounted basis, if the insured is Chronically Ill. A chronic illness is defined as one that leaves you unable to perform, without substantial assistance, two of the six normal activities of daily living for a period of at least 90 days due to a loss of functional capacity or requires substantial supervision by another person for a period of at least 90 days to protect oneself from threats to health and safety due to severe cognitive impairment. The six activities of daily living include bathing, continence, dressing, eating, toileting, and transferring. There is no additional premium for this rider.

**Accelerated Benefits Rider for Critical Illness (ABR)** [Form Series 8165], allows for the payment of a portion of the insured's death benefit, on a discounted basis, if the insured is Critically Ill. Covered critical illnesses are heart attack (myocardial infarction), stroke, diagnosis of cancer, diagnosis of end-stage renal failure, major organ transplant, diagnosis of ALS (amyotrophic lateral sclerosis), or blindness (corrected vision no better than 20/200 in both eyes). There is no additional premium for this rider.

**Accelerated Benefits Rider for Critical Injury (ABR)** [Form Series 20288CA], allows for the payment of a portion of the insured's death benefit if the insured experiences a qualifying event covered under the rider. Subject to state approval, the qualifying events may include: coma, paralysis, severe burns and traumatic brain injury. Please see the rider for a complete list of the qualifying events covered. There is no premium for this rider. However, the actual payment will be less than the portion of the death benefit accelerated because the benefits are paid prior to death.

### Accelerated Benefits Rider (ABR) vs. Long-term Care (LTC) Insurance

Certain states require advertising for ABRs to provide a comparison to the benefits provided by LTC insurance. However, Accelerated Benefits provided by the ABR riders are not long-term care insurance, and are not intended to be the same

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