

# FlexLife II

## Offering:

- Death Benefit to protect loved ones
- Five indexed strategies plus a fixed interest strategy
- Valuable Living Benefits in the event of a terminal, chronic, critical illness or critical injury<sup>1</sup>
- The potential for a guaranteed income for life with the Lifetime Income Benefit Rider<sup>2</sup>



## True Income Replacement for Beneficiaries and Low Policy Costs

If your client is looking for true income replacement for their beneficiaries, which also offers lower policy costs and better potential cash value accumulation, then take a closer look at the new Benefit Distribution Option.

With this option, your client can choose to spread the death benefit over a period of 10 to 30 years, which in turn reduces the policy's cost, and gives your client greater potential for cash value (CV) accumulation.

## Plus, National Life Group helps your client Do Good

Leaving a charitable legacy just got easier. Through the no additional cost Charitable Matching Gift Death Benefit Rider, National Life Group will match up to 2% of the policy's base face amount, not to exceed \$30,000.

## Additional Benefits

<b>Participating Fixed Loan Option</b>	The security of a 5% fixed loan with the opportunity to be credited indexed interest on the loan collateral
<b>EZ Underwriting</b>	Potential to accelerate cases through underwriting without exam or labs. Ages 18 - 60 \$1,000,000; Ages 61 - 65 \$250,000; full underwriting on larger face amounts.
<b>Low Minimum Face Amount</b>	\$25,000
<b>Benefit Distribution Option</b>	Income replacement for beneficiaries up to 30 years. More potential CV accumulation during lifetime.
<b>Accumulated Value Enhancement</b>	Starting in Year 11, an extra 10% of interest credited on a Fixed or Indexed segment, not to exceed 0.60% of the accumulated value of the segment.
<b>Accelerated Benefits (ABR) on the Additional Protection Benefit Rider (APB)</b>	100% of APB can be accelerated for Terminal, Chronic, Critical Illness and Critical Injury.
<b>Children's Term Rider</b>	Maximum coverage age is 25 Maximum conversion privilege is 6 x the CTR amount up to \$150,000

Products issued by

**National Life Insurance Company® | Life Insurance Company of the Southwest®**

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1. Receipt of Accelerated Benefits will reduce the Cash Value and Death Benefit otherwise payable under the policy, may result in a taxable event, and may affect your client's eligibility for public assistance programs. Riders are supplemental benefits that can be added to a life insurance policy and are not suitable unless the client has a need for life insurance. Riders are optional, may require additional premium and may not be available in all states.
  2. 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. Index earnings are not direct participation in any stock or equity investment. 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.

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.

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