



National Life
Group®



Gift For Life

We all have hopes and dreams for the future. Life insurance may help those hopes and dreams come true for your grandchild – through every stage of their life.

Insurance for your grandchild

- Simple and fast to issue
- Less expensive than when bought as an adult
- Locks in insurability when they are healthy
- Has the potential to build cash value.



If sufficiently funded, your grandchild could access their policy values through loans and withdrawals¹ to help pay education costs...



Help pay for a wedding...



Provide a down payment on a first home...



The policy death benefit can even be accelerated through optional riders to use in the event of a devastating illness.²

If you have savings earmarked to pass on to your loved ones, purchasing life insurance for your grandchildren may offer additional tax benefits and guarantees that cash savings cannot.

Products issued by

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

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Let's look at an example of what this Gift for Life could look like...

Let's say you want to purchase a \$1,000,000 whole life policy for your grandson, who just turned one. You want to have it paid up when he turns 16, with no further premiums due.

In this example, when your grandson turns 18 and is ready to make some major (and often expensive) changes, here is what the minimum policy values would look like:

At 18 Years Old

Death benefit at 18 = \$1,000,000
Net Cash Value after Year 18 = \$112,110



He could use this money to help fund college through withdrawals and tax-free loans, or for another large purchase, such as a business venture or real estate.

Let's say he decided to let his policy grow well into adulthood, and wants to use this policy to help pay for his daughter's wedding. At age 50, his minimum policy values would be:

At 50 Years Old

Death benefit = \$1,000,000
Net cash Value = \$320,980



The policy cost you \$6,236 per year for 15 years, which was a total of \$93,540.*

Most importantly, your grandson has protection for himself and his loved ones from the time he is an infant, and doesn't have to worry about getting insured when he is older.

Talk to your agent today to see how you can use savings earmarked for your loved ones to set up this gift for life.

*Assumes the use of TotalSecure Whole Life insurance and guaranteed values without the inclusion of dividends.

TotalSecure NL, form series 20536(0918)/ICC18-20536(0918), and Accelerated Benefits Riders, form series 7490/7493/9744/ICC10-8843/2006NY(0511)/20285/ICC15-20285/20286/ICC15-20286/8765 are underwritten by National Life Insurance Company, Montpelier, Vermont.

TotalSecure, form series 20537(0918)/ICC18-20537(0918), and Accelerated Benefits Riders, form series 8052/8095/8165/ICC10-8844/ICC15-20287(0115)/ICC15-20288(0115)/20287/20288 are underwritten by Life Insurance Company of the Southwest, Addison, TX.

1 The ability of a life insurance contract to accumulate sufficient cash value to help pay expenses or meet accumulation goals will be dependent upon the amount of extra premium paid into the policy, and the performance of the policy, and is not guaranteed. 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.

2 Living Benefits are provided by no additional premium Accelerated Benefit Riders. 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 and may not be available in all states or on all products.

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 and may affect your eligibility for public assistance programs. 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.

The use of one benefit may reduce or eliminate other policy and rider benefits.

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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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