



National Life
Group®

Experience Life®

Life Insurance

PROTECTION FOR YOUR HOME, FAMILY AND INCOME



Products issued by
Life Insurance Company of the Southwest®

TC91114(0816)3

Cat No 62686 (0217)



You're working hard to
build your life.



A life insurance policy helps protect your home, family and income in case of premature death or the financial devastation of a terminal, chronic, critical illness or critical injury.



A life insurance policy with no additional cost Accelerated Benefits Riders may be one of the best choices you can make to protect what you are working for.

- Death Benefit protection provides financial security if you die too soon.
- Living Benefits help provide financial security in the event of a qualifying illness or injury.
- Choice of products and riders¹ to help meet your lifestyle needs.

¹ 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.



Breathe Easier...

Life insurance you don't have to die to use

Accelerated Benefits Riders are optional, no additional cost riders that can allow you to access all or part of the death benefit while you are living if you experience a qualifying terminal, chronic, or critical illness or critical injury.

You can use the benefit for any purpose with the exception that ABR proceeds for chronic illness in the state of Massachusetts can only be used to pay for expenses incurred for Qualified Long-Term Care services.²

Benefits could be used for, but aren't limited to:

- Household expenses
- Home modifications
- Nursing home care
- Adult day care
- Regular bills
- Quality of life expenses

² Qualified Long-Term Care services: The necessary diagnostic, preventative, therapeutic, curing, treating, mitigating and rehabilitative services, and maintenance or personal care services that are required by a chronically ill individual and are provided pursuant to a plan of care prescribed by a licensed health care practitioner.

Qualifying Events

Terminal Illness

What qualifies?

Generally, if you have been diagnosed with a terminal illness that will result in death within 24 months (12 months in some states) of certification of the illness by a physician.

Chronic Illness

What qualifies?

A doctor has certified, within the past 12 months, that you are unable to perform two out of six “activities of daily living” for a period of at least 90 consecutive days without assistance, or that you are generally cognitively impaired.

Activities of Daily Living: Bathing, Continence, Dressing, Eating, Toileting, Transferring

Critical Illness & Injury

What qualifies?³

Critical Illness includes: ALS (Lou Gehrig’s disease), Aorta Graft Surgery, Aplastic Anemia, Blindness, Cancer, Cystic Fibrosis, End Stage Renal Failure, Heart Attack, Heart Valve Replacement, Major Organ Transplant, Motor Neuron Disease, Stroke, Sudden Cardiac Arrest

Critical Injury: Coma, Paralysis, Severe Burns, Traumatic Brain Injury



³ For qualifications for Covered Critical illness in the state of MA, please see the disclosure at the end of this brochure.

Protection for Your Home

	Our Policy	Traditional Mortgage Policy
Flexibility	✓ Structure your policy to meet your needs	The mortgage determines the structure
Choice	✓ You choose your beneficiary	The mortgage holder is the beneficiary
Death Benefit	✓ The death benefit goes to your named beneficiary, they choose how to use it	The death benefit automatically goes to the mortgage holder
Protection	✓ Permanent life insurance generally maintains a level death benefit	The death benefit generally decreases in step with the outstanding mortgage debt
Portability	✓ You can take your policy with you when you sell your home or refinance	A traditional mortgage protection policy is normally tied to a specific mortgage
Cash Value	✓ Permanent life insurance can build cash value for the future	Traditional mortgage policies do not build any future value
Living Benefits	✓ Optional Riders can provide access to your death benefit in case you are diagnosed with a terminal, chronic, critical illness or a critical injury.	No living benefits
Optional Riders	✓ Optional riders can provide benefits in case of disability or unemployment	No disability or unemployment benefits

LSW Accelerated Benefit Riders, form series 8052, 8095, 8165, 8766, ICC10-8844, ICC13-8165, 20287, 20288, ICC15-20287, ICC15-20288. Riders are optional, may be subject to underwriting, exclusions and/or limitations and may not be available in all states or on all products. Receipt of accelerated benefits reduces the Death Benefit and cash value (if any) 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 or how the benefits are used.

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. There is an initial administrative fee at the time the rider is exercised. 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 injury. We reserve the right to change this limit in the future; however the limit will never be less than \$500,000. Other restrictions, limitations and waiting periods may apply.

Our Terminal Illness riders allow 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 for this rider.

Our Chronic Illness and Covered Chronic Illness riders allow 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 consecutive days due to a loss of functional capacity or requires substantial supervision to protect oneself for a period of 90 consecutive days 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.

Our Critical Illness or Critical Injury Riders allow for the payment of a portion of an insured's death benefit, on a discounted basis, if the insured is Critically Ill or Critically Injured. Covered critical illnesses are ALS (Lou Gehrig's disease), Aorta Graft Surgery, Aplastic Anemia, Blindness, Cancer, Cystic Fibrosis, End-Stage Renal Failure, Heart Attack, Heart Valve Replacement, Major Organ Transplant, Motor Neuron Disease, Stroke, Sudden Cardiac Arrest. Covered Critical Injury illnesses are Coma, Paralysis, Severe Burns, Traumatic Brain Injury. Covered critical illnesses and covered critical injuries may vary by state. Covered Critical illness in the state of MA includes: Coronary artery disease resulting in acute infarction vascular or requiring surgery; End-stage Renal Disease; Major organ transplant; Permanent neurological deficit resulting from cerebral vascular accident; Diagnosis of an invasive malignancy characterized by the uncontrolled growth and spread of malignant cells and the invasion of tissue. Cancer does not include: Stage A Prostate Cancer; Any skin cancer, except invasive malignant melanoma into the dermis or deeper; Pre-malignant lesions, benign tumors, or polyps; and Carcinoma in-situ. There is no additional premium for this rider.

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 as, or an alternative to, long-term care insurance.

This is a life insurance benefit that also gives you the option to accelerate some or all of the death benefit in the event that you meet the criteria for a qualifying event described in the policy. This policy or certificate does not provide long-term care insurance subject to California long-term care insurance law. This policy or certificate is not a California Partnership for Long-Term Care program policy. This policy or certificate is not a Medicare supplement (policy or certificate).

ABR 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. Receipt of benefits may reduce or eliminate the availability of other policy riders and benefits. Benefits available are calculated at time of claim based on the age of the policy and our expectation of your future mortality. The amount of Accelerated Benefit available will depend on your life policy's death benefit value when ABR benefits are claimed. For policies in good standing, if ABR benefits are not used, policy death benefits and other rider benefits are still available.

Long-term care (LTC) insurance is not life insurance, and as such, has no death benefit or cash value. LTC insurance benefits are specified at the time of the contract. LTC benefits are paid as a form of expense reimbursement for qualified long-term care expenses. By comparison, since ABR benefits can be used for any reason, they are paid once qualifications are met, and do not require you to provide receipt of specific expenses to qualify for the benefit. LTC premiums vary based on the level and length of benefit chosen by the policyholder. Premiums are paid on a recurring basis, and failure to pay premiums will generally lapse the policy. If LTC benefits are not claimed, they are typically forfeited. LTC insurance policies may offer non-forfeiture benefits for additional premium.

This is a solicitation of insurance. An insurance agent may contact you.



Life Changes.
Protect It.



LSW Foundation Universal Life Insurance [form series 8640/8640ID] and various other permanent life insurance policies and applicable riders are underwritten by Life Insurance Company of the Southwest, Addison, Texas.

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

National Life Group® is a trade name representing various affiliates, which offer a variety of financial service products. Life Insurance Company of the Southwest is a member of National Life Group.

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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

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