



National Life
Group®

Experience Life®

PREPARE TO EXPERIENCE LIFE



LIFE HAPPENS ON MAIN STREET

It's where you grow up,
live, love, raise families,
build communities, earn
your living and gather with
friends and neighbors.

It is
where you live
the life you
imagined.

Products issued by

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

National Life Group® is a trade name of National Life Insurance Company (NLIC), Montpelier, VT, Life Insurance Company of the Southwest (LSW), Addison, TX and their affiliates. Each company of National Life Group is solely responsible for its own financial condition and contractual obligations. Life Insurance Company of the Southwest is not an authorized insurer in New York and does not conduct insurance business in New York. The benefits discussed in this brochure may be derived from life insurance and annuity products and their associated optional riders as issued by NLIC and LSW. This is not a solicitation of any specific insurance policy or annuity contract.

**Life on Main Street has its challenges too.
Thinking and planning for difficult times can be stressful.**

Seventy-One percent of all Americans say finances are a significant cause of their stress.²



Financial stress increases the odds of developing a chronic illness.¹

62%
of Americans
worry about
paying for
medical
expenses³



WHAT WORRIES YOU
WORRIES US...

TOGETHER WITH YOU TOGETHER FOR YOU

At National Life, we roll up our sleeves and get to the hard work of helping make your life on Main Street the life you imagined.



2 out of 3
households

do not have a financial plan for
retirement, education, emergencies,
financial goals, and major purchases⁴



Our whole life is solving puzzles
—Erno Rubik

Life's challenges can be overwhelming. At National Life, our goal is to keep the solutions simple. Let our people and our products help you worry less, breathe easier, and experience life.



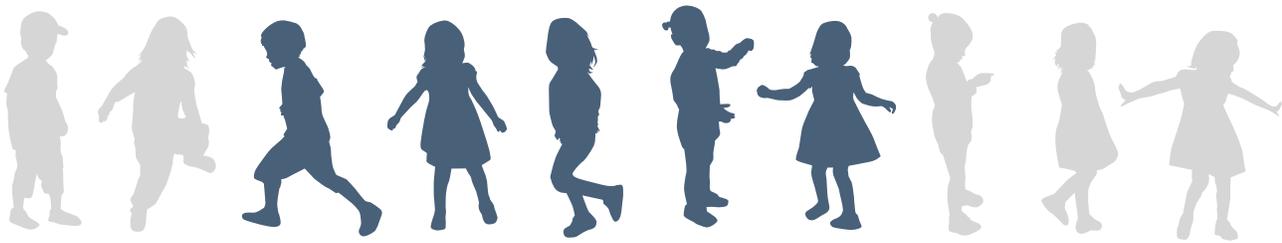
Modern insurance products are the foundation of a financial plan.

WORRY LESS

Protect the future of your loved ones.
Without protection, your premature death can
devastate the financial quality of the life you leave
behind for those you love.



Die
Too Soon



Premature death can have a long-term financial impact on the surviving spouse.
Fifty-Three percent of survivors who received 3 or more years of household income
in life insurance benefits felt financially secure in the year that followed their loss.⁵



Americans living with chronic diseases face rising healthcare costs. Health insurance copays and out-of-pocket expenses continue to rise.

Living benefits⁶ from life insurance, annuities, and optional riders can potentially be used for:

- medical expenses
- meeting unexpected emergencies
- replacing lost income
- taking advantage of opportunities
- making home repairs to accommodate physical limitations

Chronic disease accounts for 3 out of 4 dollars spent on healthcare.

That's nearly \$7,900 for every American with a chronic disease.⁷

Become
III

41%

of Americans struggle to pay medical bills and have outstanding medical debt⁸

BREATHE EASIER

EXPERIENCE LIFE

Lets get real:
It's not how much you have, but HOW LONG it will last.



1 out of 4 sixty-five year olds
will live past 90.⁹

Most
Americans
may be spending
20+ years in
retirement.¹⁰

Income for Life

Overcome the financial challenge of living too long. Our annuities and the riders on life insurance can potentially provide a guaranteed income for life in retirement.

- Guaranteed income you cannot outlive¹¹
- Supplement other retirement income
- Protect your retirement dreams



Live
Too Long



ARE YOU READY?

Spending and saving money are personal and emotional choices for many people.

Whether you have a little or a lot, a financial roadmap will help you worry less, breathe easier, and experience life.

Let's Map this Out

Where are you?

Look at your current income, savings, expenses, debt and assets.

Where do you want to be?

Identify big and small goals.

Small: create a budget and stick to it.

Big: purchase a home, save for retirement, pay for college.

How will you get there?

Action Steps!

Contact a financial advisor or an insurance professional to help you map out a strategy to pay down debt, build an emergency fund, and reach your financial destination.

Prepare for the Unexpected.

Detours happen. Make a plan so the most important people in your life stay on track.

- Have a will.
- Review your insurance needs.
- Be knowledgeable about your insurance coverage: health, home, auto and life.
- Talk to the most important people in your life about your plans.

KEEPING OUR PROMISE TO HELP YOU WORRY LESS, BREATHE EASIER AND EXPERIENCE LIFE.



Jessica

living benefits beneficiary

Daughter, wife, mother, life adventurer and breast cancer survivor.

Jessica lives a life she loves and living benefits from her life insurance helped in the tough times with medical bills.

Enrique

annuity income recipient

With many of years of service in both the military and education fields, Sgt. Enrique understands the value of security. His annuity provides a stream of income he cannot outlive – guaranteed.



Sharlene

beneficiary

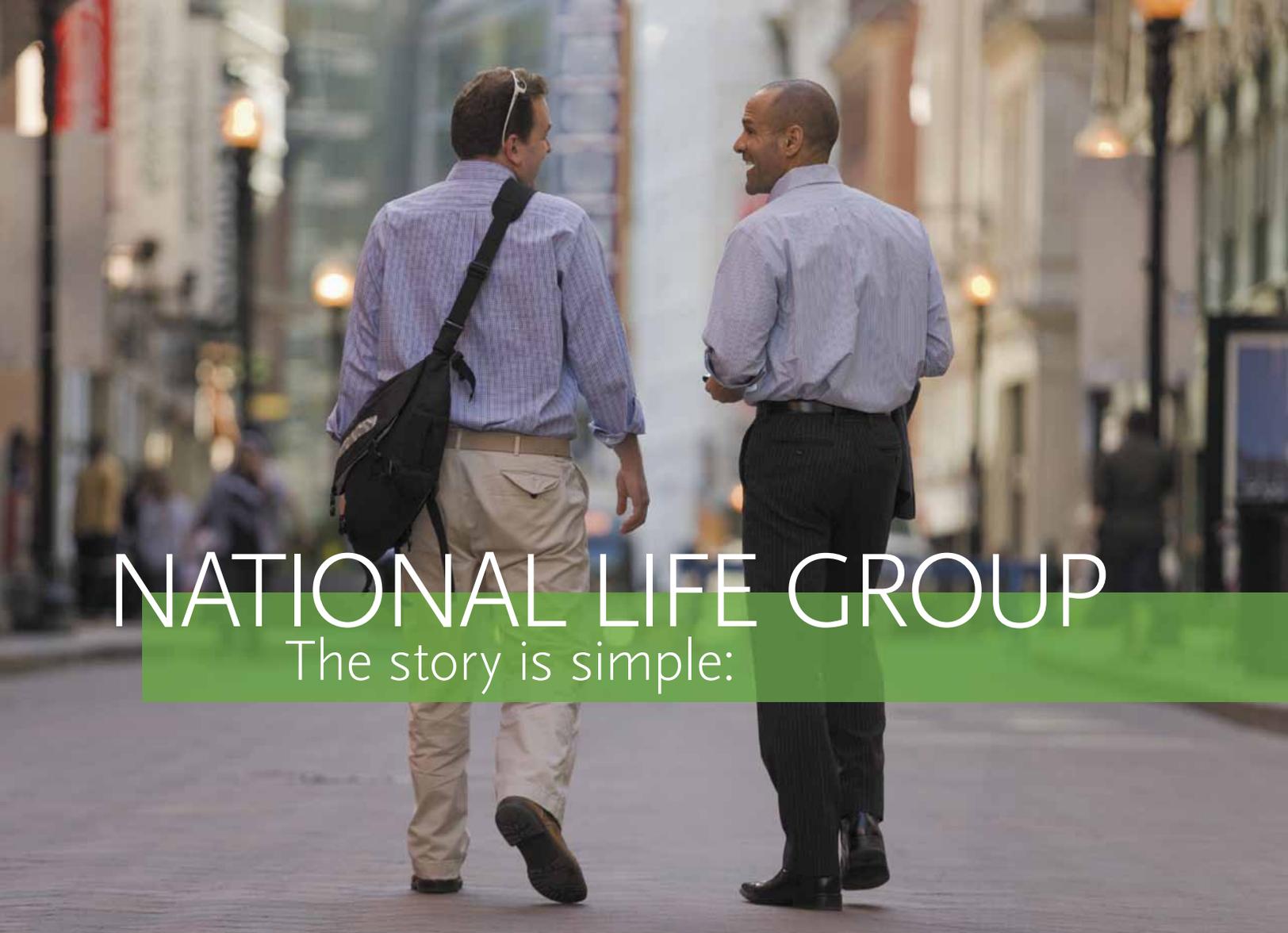
While Sharlene and her children grieved over the loss of a husband and dad, life insurance protected them from being blind-sided from financial difficulties.

Bob

living benefits beneficiary

Bob became “that other guy” that developed ALS. With living benefits from his life insurance policy, Bob has been able to take advantage of opportunities and spend time creating memories with his family.





NATIONAL LIFE GROUP

The story is simple:

For over 165 years,* National Life has delivered on its promises to millions of people. Our success stems from a deep passion. We believe deeply in our core values: Do Good. Be Good. Make Good. We are proud of our vision “To Bring Peace of Mind to Everyone We Touch.”

National Life is a leading provider of life insurance and retirement solutions. Its issuing companies - National Life Insurance Company and Life Insurance Company of the Southwest - are financially strong and highly rated.¹²

With over \$30 billion in assets under management¹³ (as of 12/31/13), National Life is independent and national in our reach.

The company's leaders have never lost sight of their roots. The people of National Life are grounded on America's Main Street, a place where trust is earned and promises are kept, where a firm handshake means something and where people are genuine and caring.

At National Life, we believe in the power of personal connections and the strength of doing things together at the center of where you live.

Visit us at NationalLife.com

* National Life Insurance Company was chartered in 1848



- 1 Pyykkönen, A.-J., Räikkönen, K., Tuomi, T., Eriksson, J. G., Groop, L., & Isomaa, B. (2010). Stressful Life Events and the Metabolic Syndrome: The Prevalence, Prediction and Prevention of Diabetes (PPP)-Botnia Study. *Diabetes Care*, 33(2), 378–384. doi:10.2337/dc09-1027
 - 2 American Psychological Association. (2014). *Stress in America*. retrieved December 31, 2014.
 - 3 Durham, A. (2014). Financial concerns. 2014 Insurance Barometer Study.
 - 4 Consumer Federation of America. , & Certified Financial Planner Board of Standards, Inc., (2012). *Household Financial Planning Survey and Index*.
 - 5 MetLife. (2009). *Study of the financial impact of premature death*.
 - 6 Living benefits may be provided by life insurance riders, including 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 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. 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.
 - 7 Centers for Disease Control and Prevention. (2010). *Chronic disease overview: Costs of chronic disease*.
 - 8 Cohen, Ph.D., R. A., Gindi, Ph.D., R. M., & Kirzinger, M.P.H., W. K. (2012). Financial burden of medical care: Early release of estimates from the national health interview survey, January-June 2011. Division of Health Interview Statistics, National Center for Health Statistics.
 - 9 Social Security Administration. (2014). *Calculators: Life expectancy*.
 - 10 LaCanfora, M. (2010, July 15). [Audio Tape Recording]. Statement of Marianna LaCanfora, Assistant Deputy Commissioner of Social Security Administration, Washington, D.C.
 - 11 Guarantees are dependent upon the claims-paying ability of the issuing company. Life Insurance and annuity income riders typically have limitations and restrictions to exercising them, including but not limited to, minimum and maximum age requirements, years policy has been in force and minimum policy values. Receipt of other policy benefits that reduce policy values may also reduce the ability to exercise the income rider. Receipt of life insurance income rider benefits will reduce the policy's cash value and death benefit, may reduce or eliminate the availability of other policy and rider benefits, and may be taxable.
 - 12 Financial Strength ratings as of 12/31/2014 for National Life Insurance Company and Life Insurance Company of the Southwest are A (Excellent) by A.M. Best (Third highest out of 16 rankings), A (Strong) by Standard & Poor's (Sixth highest out of 21 rankings) and A2 (Good) by Moody's (Sixth highest out of 21 rankings). Ratings are subject to change.
 - 13 Assets under management are based on the consolidated results of all National Life Group companies.
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