



National Life  
Group®

Experience Life®

# The Power of a Reserve Chute

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

National Life Group is a trade name of National Life Insurance Company, Montpelier, VT, Life Insurance Company of the Southwest (LSW), Addison, TX and their affiliates. Each company of NL Group is solely responsible for its own financial condition and contractual obligations. LSW is not an authorized insurer in New York and does not conduct insurance business in New York.

TCXXXXX(0XXX)3

# Have you ever wondered why people jump from an airplane at 10,000 feet?



We would LOVE for it to be this

But we should plan for it to be this!



Sometimes in life even the most carefully prepared plans can go wrong so its wise to...

**Have a  
reserve  
chute  
ready to  
deploy**



***You are hopeful you will never need it  
but...***

**It will only take  
once to make  
you glad you  
had a backup  
plan!**

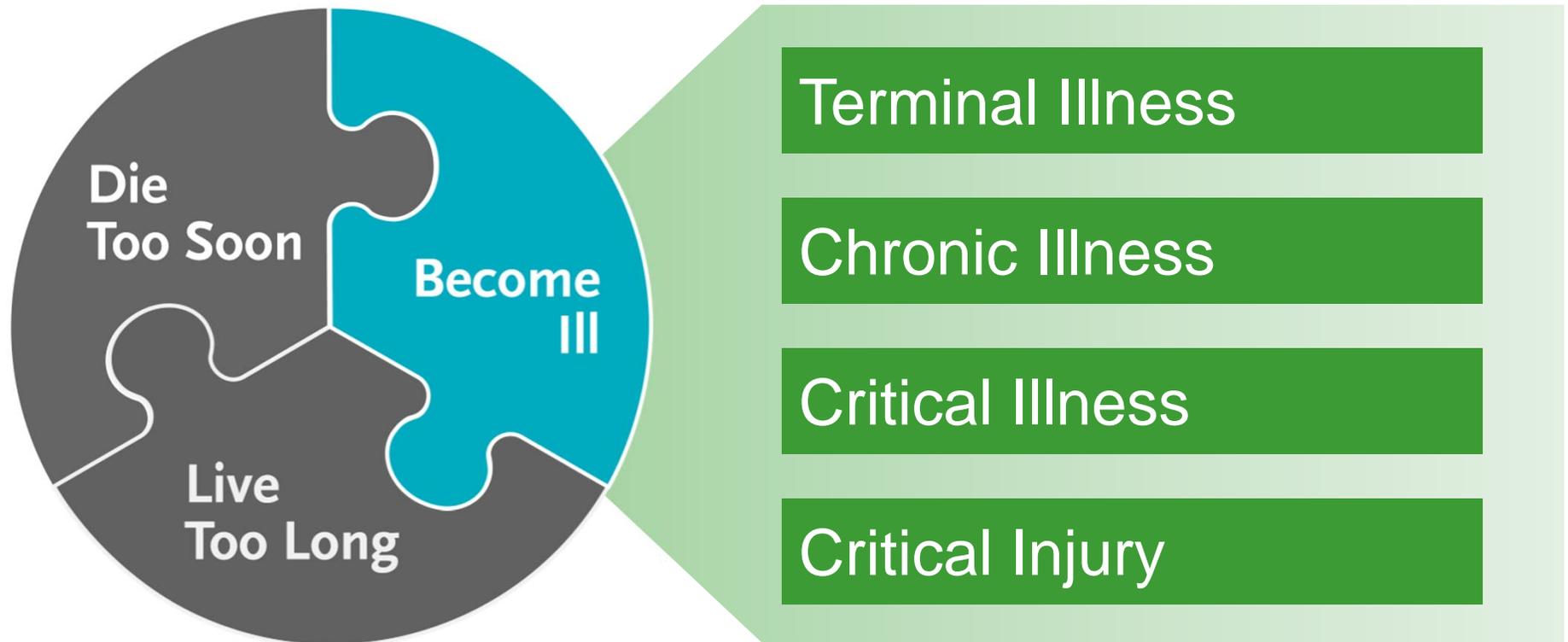


# Life Insurance with Living Benefits



FOR AGENT USE ONLY – NOT FOR USE WITH THE PUBLIC

# ACCELERATED BENEFITS RIDERS (ABR'S)



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

# LIBR: GUARANTEES YOU'LL LOVE

**Guaranteed**

Tax Free Death Benefit

**Guaranteed**

To last as long as you live

**Guaranteed**

To keep the policy in force

**Guaranteed**

No annual loan paperwork

**Guaranteed**

No worries over loans lapsing your policy

**Guaranteed**

To never make another premium payment

**Guaranteed**

To help you experience life

Guarantees are dependent upon the claims paying ability of the issuing company. Benefits assume the client meets the qualifications to exercise the rider. Exercising the LIBR benefit may reduce or eliminate other policy and rider benefits

© 2015 National Life  
For Agent Use Only. Not for use with the Public.

For Agent Use Only-Not For Use With The Public



# LIFE INSURANCE POLICY CUSTOMIZATION THROUGH RIDERS

## **Accelerated Benefits Riders\***

Need for Cash in the event of illness or injury

## **Children's Term Rider**

Insurance coverage for a child

## **Additional Insurability Option**

Options for more coverage if change in health

## **Balance Sheet Benefits Rider**

Higher CSV on Business Balance Sheet

## **Overloan Protection Rider\***

Take income without risk of policy lapse

## **Lifetime Income Benefit Rider\***

Supplemental retirement income

## **Other Insured Rider**

Coverage for Spouse, Child, Business Partner

## **Additional Protection Benefit Rider**

Dial down cost/increase policy values

## **Systematic Allocation Rider**

Take advantage of multiple index points on a single premium

## **Waiver of Specified Premium / Waiver of Monthly Deduction**

Protection in the event of disability

## **Death Benefit Protection Rider**

Guaranteed death benefit protection for some period of time

## **Accidental Death Benefit**

Additional protection in the event of an accident

## **Qualified Plan Exchange Privilege**

Options for keeping coverage at retirement or employment termination

\*Restrictions, limitations and conditions for exercising apply – please refer to [www.nationallifegroup.com](http://www.nationallifegroup.com) for details.

Riders are optional, may require additional premium and may not be available in all states. Receipt of rider benefits may reduce or eliminate other policy or rider values and may be a taxable event.

Substantial limitations apply to exercising the Overloan Protection Rider, including that the policy be in force for at least 15 years and the insured having attained the age of 75.

# NEW PRODUCER PORTAL



Welcome John Doe | 11/19/2015

[Blog](#) [My Profile](#) [Contact Info](#) [Call Me](#) [Log Off](#)



**MY DASHBOARD**

**NEW BUSINESS**

**COMPENSATION**

**MARKETING**

**TRAINING / PRODUCT**

**INFORCE**

## Business Tools

- Forms & Materials Search
- Illustrations
- iGo® e-App
- Top 12
- Correspondence
- Upload Documents
- CoBrand OnDemand
- Agent Payment Center
- Interest Rates
- Agent Snapshot

## Compliance

- NL Group Compliance



**MY DASHBOARD**



**NEW BUSINESS**



**COMPENSATION**



**MARKETING**



**TRAINING / PRODUCT**



**INFORCE**