



Solving life's puzzle can be challenging. BUT IT DOESN'T HAVE TO BE.

When you purchased your term life insurance policy, you recognized the financial protection it offered you and your family. And while your term policy provides this protection at a low cost today, at the end of your term, if you opt to keep your same coverage, your premium will increase—often significantly.



But there is good news.

Your term life insurance has a simple and easy feature that lets you convert your policy to a permanent life insurance product without the need for additional health questions or a medical exam and regardless of your current health.

Plus, by converting to a permanent life insurance policy, you can have access to a wider range of benefits to help solve your entire life's puzzle.

For example:

- **Accelerated Benefits Riders** – These optional, no-additional cost riders allow you to access all or part of your death benefit, while living, if you experience a qualifying terminal, chronic, or critical illness or injury.¹
- **Lifetime Income Benefit Rider** – Available on some policies for an additional charge, when properly funded has the potential to provide a guaranteed source of income that you won't outlive.²
- **Cash Value** – Accumulates on a tax-deferred basis and, if sufficiently funded, can be accessed using loans or withdrawals for any purpose like a large purchase or retirement income.³

Is outliving your retirement income or protecting your family in case of illness on your mind? If so, let's work on your financial puzzle together.

Now is the time to assess your needs, before your policy reaches the end of its term. Let's schedule a time to discuss your options.

Sincerely,

Proud Partner of National Life

Products issued by:
National Life Insurance Company

National Life Group® is a trade name of National Life Insurance Company, Montpelier, VT and its affiliates.

TC116564(0920)P

Cat No 105507(0820)

Come to your meeting prepared! Have these answers ready.

- I got married I became a parent I got a raise I purchased a home
 I got divorced I became a grandparent I changed careers
 I retired
 Other _____

1 NLIC Accelerated Benefits Riders, form series 7490(0200)/7493(0200)/9744(0204)/ICCT10-8843(0310)/8765(0609)/8591NY(0108)/20285(1014)/ICCT15 20285(0115)/20286(1014)/ICCT15-20286(0115) are underwritten by National Life Insurance Company, Montpelier, Vermont. The ABR Chronic II rider, 8591NY(0108), is only available in New York.

Accelerated Benefit Riders are optional, may be subject to underwriting, exclusions and/or limitations and may not be available in all states. 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. There is no restriction placed on the use of the accelerated benefit with the exception of ABR proceeds for Chronic Illness in the state of Massachusetts which are defined as 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. 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, \$2,000,000 for covered chronic in NY, 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.

This product is a life insurance policy with a rider that accelerates the death benefit on account of chronic illness and is not a health insurance policy providing long-term care insurance subject to the minimum requirements of New York Law, does not qualify for the New York State Long-Term Care Partnership program and is not a Medicare supplement policy.

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 for a period of 90 consecutive days to protect oneself 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. Any claim for critical illness or critical injury benefits for a given Qualifying Event must be filed within 365 days following the occurrence of such Qualifying Event. In CA the critical injury rider is only available to clients ages 0 - 64. There is no additional premium for this rider.

Accelerated Benefits Riders (ABR) vs. Long-Term Care (LTC) Insurance

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 there is no restriction placed on the use of ABR benefits, 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.

2. The Lifetime Income Benefit Riders (LIBR), form series 20152(0413)/20235(0414)/20412(0616), are underwritten by National Life Insurance Company (NLIC) and Life Insurance Company of the Southwest (LSW), and are only available on life insurance policies issued by these companies. LIBR 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, outstanding policy loans and other considerations may also restrict exercising the rider. Receipt of income benefits will reduce the policy's cash value and death benefit and may terminate other riders or reduce their benefits. There is a monthly charge from the accumulated value during the income payment period. Guarantees are dependent upon the claims-paying ability of the issuing company.

3. 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. If remaining policy values and scheduled premiums are insufficient, additional out-of-pocket payments may be needed to keep the policy in force. Surrender charges may reduce the policy's cash value in early years.

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

The ability to accelerate the death benefit on a term life insurance policy will end when the life insurance policy is terminated.