

TotalSecure Whole Life Insurance

PREDICTABLE, FLEXIBLE, CONVENIENT

Meet Bruce

"I've enjoyed a rewarding career, and now I'm ready to focus on my retirement. It's also important to me that my policy is flexible should my finances change and that family is protected after I'm gone."

Bruce's Strategy

Bio:

- Age: 60
- VP of sales, and quickly approaching retirement.
- Has three grown children and five grandchildren he wants to protect.

Goals:

- Protection of a portion of his money from market fluctuations.
- Pass on as much wealth to his family as possible.
- Policy flexibility in terms of withdrawals and premium payments.

When he turned 60, Bruce purchased a \$2 million TotalSecure policy to help take care of his family if he dies. He also knew it was an effective financial product to help supplement income in his retirement¹, which was getting closer.

With a goal to pay off his policy in 10 years, his annual premium was initially \$139,846. Six years in, he had the opportunity to purchase his dream home which changed his monthly cash flow. He didn't want to lose his TotalSecure coverage, but he needed to reduce his premiums.

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, Montpelier, VT, Life Insurance Company of the Southwest, 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.

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.

Flexible Premiums Adapt to Bruce's Budget

After meeting with his agent, Bruce was able to restructure his policy to keep his \$2 million death benefit intact. His annual premium will be reduced to \$50,000 and his policy will be paid off at age 86. Now, Bruce can enjoy the new home he's always wanted and keep the financial protection he needs.

Flexible Premium — Before

Bruce first wanted to pay off his policy in 10 years.

Policy Year	Age	Cumulative Premium	Net Cash Value
5	64	\$699,230	\$524,395
10	69	\$1,398,460	\$1,263,760
20	79	\$1,398,460	\$1,540,600
40	99	\$1,398,460	\$2,000,000

Flexible Premium — After

Since Bruce was paying more than the minimum premium in order to pay up his policy in 10 years, he had the flexibility to reduce his premium when his financial situation changed.

Policy Year	Age	Cumulative Premium	Net Cash Value
5	64	\$699,230	\$524,395
10	69	\$949,230	\$792,793
20	79	\$1,449,230	\$1,344,533
40	99	\$1,746,895	\$2,000,000

How TotalSecure Works

Predictability

- The policy's death benefit can potentially increase year over year, depending on how dividends are applied.²
- Cash values grow tax-deferred, which is helpful when you're in a higher tax bracket.
- Cash values are not impacted by market downturns, so your money is protected.

Flexible

- The policy's paid-up feature allows you to fully fund your policy now eliminating premium payments later.

Convenient

- EZ Underwriting and online access to give you policy information when and where you want it.

TotalSecure NL, form series 20536(0918)/ICC18-20536(0918), is underwritten by National Life Insurance Company, Montpelier, Vermont.

TotalSecure, form series 20537(0918)/ICC18-20537(0918), is underwritten by Life Insurance Company of the Southwest, Addison, TX.

This is a hypothetical example and is not the story of an actual client.

1. The use of cash value life insurance to supplement retirement income using policy loans and withdrawals assumes that there is first a need for the death benefit protection. The ability of a life insurance contract to accumulate sufficient cash value to help meet accumulation goals will be dependent upon the amount of extra premium paid into the policy. Policy loans and withdrawals reduce the policy's cash value and death benefit and may result in a taxable event. Reducing the planned premium paid into a policy will limit the ability to take income from the policy using policy loans or withdrawals.
2. Dividends are not guaranteed.



National Life
Group®



TotalSecure Whole Life Insurance

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Meet Jennifer

"I love my family and want to be sure they're taken care of if I'm not around. I need coverage that's permanent and guaranteed to grow, so that I know it'll be there when it's needed."

Jennifer's Strategy

Bio:

- Age: 37, married with a young daughter
- Attorney, on a partner track at her law firm
- Now finished paying off student loans

Goals:

- Financial protection for her family if she dies
- Grow her savings on a tax-deferred basis
- Protect a portion of her assets from market losses
- The option to fully fund her policy sooner as her financial situation gets better

Top of mind for Jennifer is to build financial protection for her family. She also wants to grow her policy's cash value and, because she is in a higher tax bracket, she'd love to do it on a tax-deferred basis. Jennifer hates the risk that comes with the market and wants her cash value protected but still guaranteed to grow every year. She chose TotalSecure because it checks all these boxes for her. She especially likes its premium flexibility, namely the Paid-Up Insurance Option that lets her fully fund the policy on her time line.

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

Paid-Up Insurance Today Boosts Jennifer's Cash Value Later

To Jennifer, using TotalSecure's Paid-Up Insurance Option is like paying off student loans or a mortgage early, because it can save (or earn) her more money in the long run. Below, see how Jennifer's cash value is much higher after 30 years when she decides to pay all her premiums 10 years sooner using the Paid-Up Insurance Option.

Without Paid-Up Option

Jennifer pays for her policy over the typical 30-year period.

Policy Year	Age	Cumulative Premium	Net Cash Value
5	41	\$31,375	\$15,906
10	46	\$62,750	\$53,923
20	56	\$125,500	\$135,219
30	67	\$188,250	\$224,838

With Paid-Up Option

Jennifer fully funds her policy by the end of the 20th year.

Policy Year	Age	Cumulative Premium	Net Cash Value
5	41	\$31,375	\$15,906
10	46	\$62,750	\$53,923
20	56	\$203,450	\$230,814
30	67	\$203,450	\$298,912

Difference in Cash Value: **\$74,074**

How TotalSecure Works

Predictability

- The policy's death benefit can increase year over year.
- Cash values grow tax-deferred, which is helpful when you're in a higher tax bracket.
- Cash values are not impacted by market downturns, so your money is protected.

Flexible

- The policy's paid-up feature allows you to fully fund your policy now eliminating premium payments later.

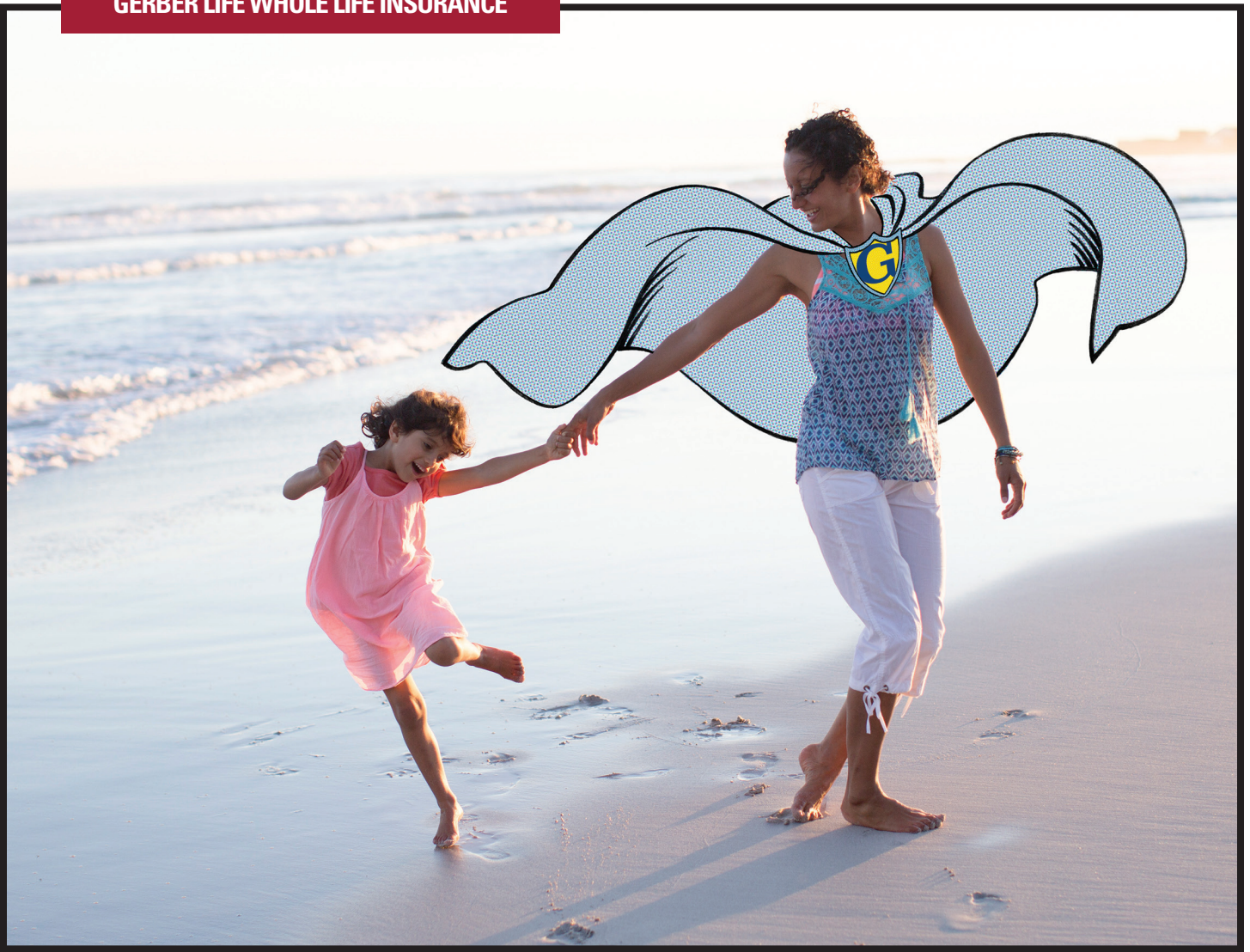
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BE A LIFELONG HERO

Is protecting your loved ones your mission? At Gerber Life Insurance Company, we make it easier to protect them for a lifetime, with permanent life insurance coverage that has the added benefit of building cash value.

Gerber Life Whole Life Insurance offers up to \$1,000,000 in life insurance coverage to buyers between 18 and 70 years old. Whether you want to cover your family should anything unexpected happen, accumulate funds to potentially draw on in the future, or provide an income for your loved ones, you can relax knowing you've got a plan in place that provides a guaranteed life insurance benefit to protect your family. Plus, if you're approved for coverage, your premiums are guaranteed to never increase as long as premiums are paid, which means the policy is yours for your entire life.¹ You won't be just saving the day — you'll be saving every day.

BEING A HERO IS EASY WITH GERBER LIFE.



**Gerber Life
Insurance**

¹Policy will remain in force and premiums are guaranteed not to increase as long as payments are made on time and within the Grace Period specified in the policy.

Not FDIC Insured | Not Bank Guaranteed | Not a Deposit or Other Bank Obligation

YOUR HERO'S JOURNEY STARTS HERE — WHOLE LIFE INSURANCE FOR A LIFETIME

Be prepared with a Gerber Life Whole Life Insurance Plan. Designed to give life insurance buyers, like you, a way to provide income for your loved ones and accumulate cash value, it's a great way for you to invest in peace of mind.

FEATURES & BENEFITS

- **Coverage is permanent and you choose the amount** — U.S. Citizens and permanent legal residents can apply for \$50,000 (age 50 and above must be over \$100,000) up to \$1,000,000 in life insurance protection, and, if approved, coverage lasts a lifetime as long as premiums are paid.¹
- **Cash value accumulates** — Over the life of the policy, cash value grows. The longer you own the policy, the more cash value your policy accumulates.
- **Your premiums never increase** — Once you select the face amount you need, and if you are approved for coverage, your premiums are guaranteed to never increase for the life of the policy.¹
- **An Accelerated Death Benefit (ADB) Rider is included at no additional cost** — In the unfortunate event of a terminal diagnosis with a life expectancy of 12 months or less, the ADB Rider allows you to request a one-time advance of up to 50% of the death benefit to help offset costs associated with your illness or for any other reason.²
- **Disability Waiver of Premium Rider is available for an additional cost** — Should you become disabled, this Rider frees you from paying premiums during the time of your disability when your income may be reduced, so that you can maintain your coverage (Rider not available in California).

HOW TO APPLY

Applying is simple and decisions are made quickly — Our streamlined application makes the process smooth and easy.

Underwriting and medical exam requirements depend on age and coverage amounts — *For applicants under age 51 seeking coverage up to \$300,000*, there are no medical exams or lengthy health questionnaires to fill out, (simplified underwriting), however, you will be required to answer a few questions about your health and your medical history may be considered. For simplified underwriting (no medical exam), decisions are generally made within a minute from the time a digital or telephone application is submitted.³ *Full underwriting is required for applicants age 51 and over seeking over \$100,000 in coverage, and all applicants seeking coverage amounts over \$300,000.* In these instances, a medical exam is required, which can be arranged at a convenient time and place. When a medical exam is required (full underwriting), decisions are made in a timely manner.

PUT THE POWER OF GERBER LIFE BEHIND YOU

Since 1967, Gerber Life has been providing life insurance to families, helping them achieve financial security and insurance protection. You can depend on us to put you and your family first. And you can count on a strong and stable company with an "A" (Excellent) rating from A.M. Best.⁴ We look forward to helping you and yours. To learn more, please contact your insurance agent.

Gerber Life will not accept insurance applications for coverage submitted under a Power of Attorney or Guardianship on the proposed insured, except from the permanent legal guardians of children.

² The ADB Rider is subject to a minimum of \$10,000 and is included with the issued policy. There is no additional premium cost. The Rider benefits allow for the insured, if diagnosed with a terminal illness, to request a portion of the death benefit while still living. **For applicants in California: 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). Receipt of accelerated death benefits may be taxable.**

³ In order to provide a decision within a minute, Gerber Life will search databases for prescription history, motor vehicle records and medical information.

⁴ In May 2018, A.M. Best, the impartial reporting firm that rates insurance companies on financial stability, management skill and integrity, has awarded Gerber Life an "A" (Excellent) Rating. This rating is the third highest awarded out of 13 possible categories. The rating refers only to the overall financial status of the Company and is not a recommendation of the specific policy provisions, rates or practices of the Company.

Gerber Life Whole Life is available in all states, except New York. Terms, conditions, exclusions and limitations can vary by state. Please refer to the policy for terms, conditions, exclusions and limitations that may apply. If the insured dies by suicide within two years from the Issue Date (one year in ND), the only amount payable will be the premiums paid for the policy, less any debt against the policy.

Policy Form ICC13-HWLP and Policy Form Series HWLP-13. In California: Policy Form HWLP-13-CA. ADB Rider ICC11-ADB-WL and Rider Series ADB-11-WL. In California: ADB-11-WL. Waiver of Premium Rider ICC11-WPB and Rider Series WPB-11. Coverage and benefits are subject to Gerber Life Insurance limits.

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