



National Life
Group®

RapidProtect

INSTANT DECISION INDEXED
UNIVERSAL LIFE INSURANCE

NEW!



Lifelong Protection in an Instant


Secure all your tomorrows

Products issued by **Life Insurance Company of the Southwest®**

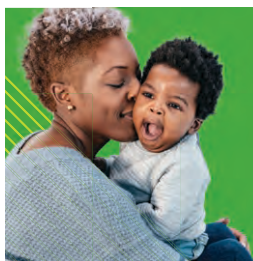
Life Insurance? Done.

One smart move today, security for all your tomorrows


Locking in permanent protection from a top-rated* life insurance company can be quick and easy. You may be able to **wrap this up in minutes!**¹



Protection for Life
Permanent tax-free death benefit protection². Choose between a level and increasing death benefit.³



Living Benefits
Get money during your lifetime if there's a qualifying event.⁴



Upside Potential, Downside Protection
Cash value growth potential⁵ with protection from participating index losses.⁶ Choice of three S&P 500[®] index crediting options.⁷

Financial Strength Ratings*

for Life Insurance Company of the Southwest as of September 1, 2025.

*Ratings are subject to change.

A+ (Superior)	A+ (Strong)	A1 (Good)
BY A.M. BEST Second highest of 16 rankings	BY S&P GLOBAL RATINGS Fifth highest of 21 rankings	BY MOODY'S Fifth highest of 21 rankings

Get Benefits During Your Lifetime



What would happen if you got seriously sick or injured?

If you have a qualifying medical event, the Living Benefits on your life insurance policy could be a life saver.

Terminal Illness



You're diagnosed with a qualifying terminal illness

Terminal Illness Rider

- Accelerated benefit on a discounted basis
- Can be added at no extra cost
- Can be used when you aren't expected to live more than 24 months⁸

Chronic Illness



You're diagnosed with a qualifying chronic illness

Chronic Illness Rider

- Accelerated benefit on a discounted basis
- Can be added at no extra cost

Chronic illness is defined as being unable to perform without substantial assistance at least two activities of daily living (bathing, eating, dressing, toileting, transferring, continence) for at least 90 continuous days or requiring substantial supervision due to severe cognitive impairment.

Alzheimer's Disease



You have a qualifying diagnosis of Alzheimer's disease or Lewy Body Dementia

Alzheimer's Disease Illness Rider

- Accelerated benefit on a discounted basis
- Can be added at no extra cost

The rider will not be available if the client has a first-degree relative (mother, father, or siblings) with a history of Alzheimer's disease.

Critical Illness



You're diagnosed with a qualifying critical illness

Critical Illness Rider

- Accelerated benefit on a discounted basis
- Can be added at no extra cost
 - Aorta Graft Surgery
 - Aplastic Anemia
 - Blindness*
 - Cancer**
 - Cystic Fibrosis
 - Diagnosis of ALS (Lou Gehrig's Disease)
 - End-Stage Renal Failure
 - Heart Attack
 - Heart Valve Replacement
 - Major Organ Transplant
 - Motor Neuron Disease
 - Stroke
 - Sudden Cardiac Arrest

Critical Injury



You're diagnosed with a qualifying critical injury

Critical Injury Rider

- Accelerated benefit on a discounted basis
- Can be added at no extra cost
 - Coma
 - Paralysis
 - Severe Burns
 - Traumatic Brain Injury

RapidProtect comes with Accelerated Benefits Riders — optional, no-additional-cost riders that can allow you to access all or part of the death benefit, on a discounted basis, during your lifetime in the event of a qualifying terminal illness, chronic illness, critical illness, or critical injury — or a qualifying diagnosis of Alzheimer's disease or Lewy Body Dementia.

⁸Not a qualifier in CT, IL, KS, MD, MA, MN, NJ, OH, PA, UT, VA, WA.

**Invasive Cancer in CA only.

In California, the policy can only include the Critical Illness, Critical Injury, and Alzheimer's Disease riders if the insured has health insurance coverage. Critical Injury and Critical Illness rider availability is limited to issue ages 0-64.

Are ABRs a Kind of Long-Term Care Insurance?

No, accelerated benefits provided by ABR riders are not the same as (or an alternative to) Long-Term Care (LTC) insurance. ABRs can be added to a life insurance policy but are not suitable unless you also have a need for life insurance. LTC insurance is not life insurance and has no death benefit or cash value.

Key differences

Accelerated Benefit Riders



- ABRs are optional and most can be added at no cost to a life insurance policy.
- Benefits available are calculated at time of claim based on the age of the policy and our expectation of your future mortality.
- There is no restriction placed on the use of accelerated benefits — they are paid once qualifications are met, and you do not have to provide receipts for specific expenses.⁹
- The amount of accelerated benefit available will depend on your life policy's death benefit value when ABR benefits are claimed.
- Receipt of benefits may reduce or eliminate the availability of other policy riders and benefits.
- For policies in good standing, if ABR benefits are not used, policy death benefits and other rider benefits are still available.

Long-Term Care



- 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.
- 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.
- If LTC benefits are not claimed, they are typically forfeited.
- LTC insurance policies may offer non-forfeiture benefits for additional premium.

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).

How much can I accelerate?

Up to 100% of the policy's death benefit, not exceeding a lifetime limit across policies.*

Do I receive the full death benefit?







For all accelerated benefits, if you qualify you can opt to receive the death benefit while you're still alive on a discounted basis — this means the money you receive will be less than the benefit at death.

What's the impact on the death benefit?

Receipt of accelerated benefits reduces the death benefit and cash value (if any) otherwise payable under the policy.

How can I use the money?

Benefits can typically be used for any purpose, including for:

Adult day care 	Household expenses 
Assisted living care 	Modifications to your home 
In-home care 	Regular bills 

Accelerated Benefit Riders are optional, may be subject to underwriting, exclusions and/or limitations and may not be available in all states. There is an initial administrative fee at the time the rider is exercised.

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 except in the state of Massachusetts, where ABR benefits for chronic illness can only be used to pay for expenses incurred for Qualified Long-Term Care services, 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.

Values are based on a current interest rate and mortality rates.

The actual payment you receive will be less than the portion of the death benefit accelerated because the benefits are paid prior to death. We limit the amount of death benefit that may be accelerated under all contracts made over the entire lifetime of the insured. See your policy for details. Other restrictions, limitations and waiting periods may apply.

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)).

* See your policy for details.

** Subject to the annual IRS Per Diem limit.



Upside Potential

Grow cash value based on the performance of a participating market index.

- Diversify with multiple index crediting options.
- Get an interest bonus,¹⁰ starting in year 6.

Tax-Deferred Growth

- Any interest credited to your policy grows tax deferred.
- Credited interest is added to your chosen index crediting options. This means you could earn interest crediting based, in part, on increases in the S&P 500, growing your cash value faster than if the earned interest were taxed.



Guaranteed Downside Protection

- The least interest you are ever credited is 0%.¹¹



- 1 Approval is not guaranteed and the initial decision is for death benefit coverage only. Subsequent Living Benefits approval is dependent on state availability and rate class.
- 2 The death benefit is generally tax-free per Internal Revenue Code § 101(a)(1). There are some exceptions to this rule. Please consult a qualified tax professional for advice concerning your individual situation. Sufficient premiums are required to keep the policy in force.
- 3 There are two death benefit options from which to choose: Level Death Benefit = Face Amount; Increasing Death Benefit = Face Amount + Cash Value. Upon death of the insured, a death benefit equivalent to the death benefit at the time of the insured's death less any policy debt and less other amounts owed to the insurance company will be paid to the beneficiary. The policy will then be terminated and all rights including access to the cash surrender value shall cease.
- 4 Living Benefits are provided by optional, no-additional-premium Accelerated Benefits Riders, supplemental benefits that can be added to a life insurance policy and are not suitable unless you also have a need for life insurance. Availability is dependent on state approval and rate class.
- 5 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. Withdrawals up to the basis paid into the contract and loans thereafter will not create an immediate taxable event, but substantial tax ramifications could result upon contract lapse or surrender. If remaining cash value and scheduled premiums are insufficient, additional out-of-pocket payments may be needed to keep the policy. Surrender charges may reduce the policy's cash value in early years.
- 6 Monthly deductions continue to be taken from the accumulated value, including a monthly policy fee, monthly expense charge, monthly accumulated value charge, cost of insurance charge, and applicable rider charges regardless of interest crediting. Indexed universal life insurance policies do not directly participate in any stock or equity investments. In addition there is a surrender charge if the policy is lapsed or surrendered in the first 15 years from issue or following an increase. Surrender charges vary based on gender, rate classification, issue age, and policy year.
- 7 The "S&P 500" is a product of S&P Dow Jones Indices LLC or its affiliates ("SPDJ") and S&P Opco, LLC and has been licensed for use by National Life Insurance Company ("NLIC") and Life Insurance Company of the Southwest LSW. Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P") and Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"). The trademarks have been licensed to SPDJI and have been sublicensed for use for certain purposes by NLIC and LSW. The Flexible Premium Adjustable Benefit Life Insurance Policy with Index-Linked Interest Option Policy ("the Policy") is not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, any of their respective affiliates (collectively, "S&P Dow Jones Indices"). Neither S&P Dow Jones Indices nor S&P Opco, LLC make any representation or warranty, express or implied, to the owners of the Policy or any member of the public regarding the advisability of investing in securities generally or in the Policy particularly or the ability of the S&P 500 to track general market performance. S&P Dow Jones Indices and S&P Opco, LLC's only relationship to NLIC and LSW with respect to the S&P 500 is the licensing of the Index and certain trademarks, service marks and/or trade names of S&P Dow Jones Indices and/or its licensors. The S&P 500 is determined, composed and calculated by S&P Dow Jones Indices or S&P Opco, LLC without regard to NLIC or the Policy. S&P Dow Jones Indices and S&P Opco, LLC have no obligation to take the needs of NLIC and LSW or the owners of Policy into consideration in determining, composing or calculating the S&P 500. Neither S&P Dow Jones Indices nor S&P Opco, LLC are responsible for and have not participated in the determination of the prices, and amount of Policy or the timing of the issuance or sale of the Policy or in the determination or calculation of the equation by which the Policy is to be converted into cash, surrendered or redeemed, as the case may be. S&P Dow Jones Indices and S&P Opco, LLC have no obligation or liability in connection with the administration, marketing or trading of the Policy. There is no assurance that investment products based on the S&P 500 will accurately track index performance or provide positive investment returns. S&P Dow Jones Indices LLC is not an investment advisor. Inclusion of a security within an index is not a recommendation by S&P Dow Jones Indices to buy, sell, or hold such security, nor is it considered to be investment advice.
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Get lifelong protection in an instant.



National Life Group® (NLG) is a trade name of National Life Insurance Company (NLIC), Montpelier VT, Life Insurance Company of the Southwest (LSW), Addison TX and its affiliates. Each company is solely responsible for its own financial condition and contractual obligations.

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.

⁸ Twelve months in some states. Please refer to your policy for details.

⁹ There is no restriction placed on the use of the accelerated benefit except in the state of Massachusetts, where ABR benefits for chronic illness can only be used to pay for expenses incurred for Qualified Long-Term Care services, 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.

¹⁰ Starting in the 6th policy year, you will always receive an interest bonus, which is based on the average account value in each strategy. The interest bonus is provided by the Annual Accumulated Value Enhancement (AAVE) rider, form series 20914(0823)/ICC23-20914(0823) or state variations thereof.

¹¹ All indexes are unmanaged and an investment cannot be made directly into an index. Indexed Universal Life insurance does not participate in any stock or equity investments. The 0% floor provided by an IUL policy ensures that during crediting periods where the index is negative, that no less than 0% interest is credited to the index strategy. This means that premiums paid and interest earned will not be reduced by the index's market volatility. Rider charges continue to be deducted regardless of whether interest is credited. Riders vary by state.

This is a solicitation for life insurance. An insurance agent may contact you.

RapidProtect, Indexed Universal Life Insurance, form series 20608(0119)/ICC19-20608(0119), 20608(0225) MFA DS/ICC25-20608(0225) MFA DS, Annual Accumulated Value Enhancement (AAVE) rider, form series 20914(0823)/ICC23-20914(0823), and Accelerated Benefits Riders, form series 8052(0798)/8095(0399)/8766(0609)/ICC10-8844(0310)/20805(0222)/ICC22-20805(0222)/20806(0222)/ICC22-20806(0222)/20818(0622)/ICC22-20818(0622), or state variations thereof, are underwritten by Life Insurance Company of the Southwest, Addison, TX.

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