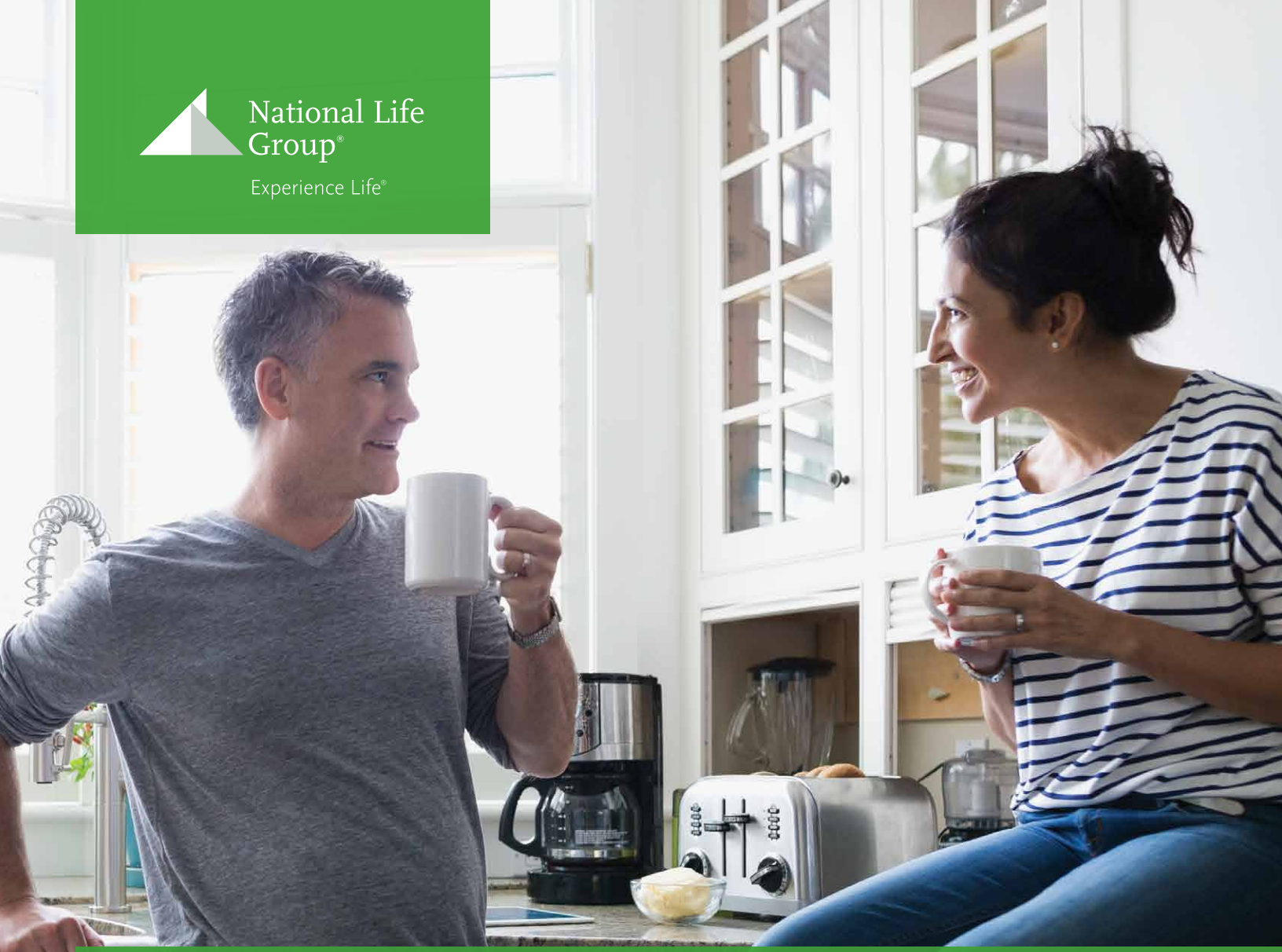
National Life Group®

Experience Life®



FlexLife II

INDEXED UNIVERSAL LIFE – BUYER'S GUIDE

This marketing piece is for use only in CA, MA, NY, and OR.

Products issued by

National Life Insurance Company®

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

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.

TC99688(0218)3

Cat No 103043(0218)

FlexLife II Indexed Universal Life (IUL)

Flexibility to meet the demands of your life. Protection to provide peace of mind.

- Death benefit to help protect your loved ones from financial uncertainty
- Adjust the amount of coverage and premium contributions[1]
- Potential for cash value accumulation
- NEVER exposes premium dollars to market risk
- Optional rider provides the potential for guaranteed income for life[2]
- Living benefits in the event of a qualifying terminal illness, chronic illness, critical illness or critical injury[3]
- Six index crediting strategies including a fixed interest account



1 It is possible that coverage will expire when either no premiums are paid following the initial premium, or subsequent premiums are insufficient to continue coverage.

2 Riders are optional, may be available at additional cost, and may not be available in all states or on all products.

3 Living benefits are provided by optional Accelerated Benefits Riders.

4 2017 Life Insurance Barometer Study

5 Health Magazine (2017). 25 Surprising Ways Stress Affects Your Health (www.health.com/health/gallery/0,20642595,00.html) Advocate Health Care. Health eNews (2016). What are the leading causes of stress for Americans? The Guardian Workplace Benefits Study (2016). Workforce Well-Being

6 Social Security Administration (2016). Calculators Life Expectancy (www.ssa.gov/planners/lifeexpectancy.html)

Protect What Matters Most

FlexLife II provides an income tax-free benefit[7] to your family at your death and with benefits you can access during your lifetime.

You're working hard to build your life. FlexLife II can help accomplish your goals, all while protecting you, your loved ones and your assets along the way.

FlexLife II is an Indexed Universal Life Insurance policy and considered to be one of the most flexible types of life insurance available in the marketplace today. FlexLife II offers you the flexibility to meet your changing insurance needs by adjusting the amount of insurance coverage and premiums paid. There is also the potential to build cash value in your policy – income tax-deferred – that can be accessed during your lifetime using policy loans and withdrawals[8] for unexpected emergencies, to take advantage of opportunities, or to supplement retirement income.

Death Benefit Options

As your death benefit needs change over time, your policy's death benefit can be adjusted to meet those needs. Indexed Universal Life provides the ability to increase your death benefit within your policy, thereby eliminating the need for multiple policies. Additionally, as your needs shift towards accumulating assets for retirement, you may decrease your death benefit protection and direct your premiums more toward cash value build-up.

Indexed Universal Life offers two death benefit options, Level Death Benefit, where the death benefit remains level throughout the contract, and Increasing Death Benefit, an option that allows the death benefit to increase as the accumulated cash value increases.

Should your needs change after you've selected a death benefit option, you may switch options.



Nearly 1 out of 3

Americans feel that the loss of the primary household wage earner would be felt financially within the month.[10]

7 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.

8 Policy loans and withdrawals reduce the policy's cash value and death benefit and may result in a taxable event. Surrender charges may reduce the policy's cash value in early years.

9 2017 Insurance Barometer Study

Helping to Meet Lifetime Needs

Illness or Injury

Accelerated Benefits Riders[11] are optional, no additional cost riders that can allow you to access all or part of the death benefit while you are living if you experience a qualifying terminal, chronic, or critical illness or critical injury. Benefits can be used for any purpose.

The use of the benefit is unrestricted with the exception that ABR proceeds for chronic illness in the state of Massachusetts can only be used to pay for expenses incurred for Qualified Long-Term Care services.[12]

Benefits could be used for, but aren't limited to:

- Household expenses
- Home modifications
- Adult day care
- Regular bills
- Quality of life expenses

2 out of 4 households that have filed for personal bankruptcy were due to medical problems.[13]

Here if you need it.

You can elect to either:

- Request the full acceleration during your lifetime.
- Choose to receive a portion of your death benefit during your lifetime and leave the remaining portion to your beneficiary, or
- Choose to leave the entire death benefit to your beneficiary.



11 Accelerated Benefit Riders are optional and may not be available in all states. Critical Injury is not available in NY. Receipt of Accelerated Benefits will reduce the Cash Value and Death Benefit otherwise payable under the policy, may result in a taxable event, and may affect your eligibility for public assistance programs.

12 Qualified Long-Term Care services, 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.

13 Health Affairs - Medical Bankruptcy: Myth Versus Fact - Feb 2016

TC99688(0218)3

Access to cash

FlexLife II offers the potential for cash surrender value growth that is tax-deferred and can be used during your lifetime through policy loans and withdrawals.[14]

You have the potential to access cash to:

- Help your children pay for college
- Take advantage of opportunities
- Meet unexpected emergencies
- Supplement your retirement income

Income for life

Once the qualifications are met, the Lifetime Income Benefit Rider (LIBR)[15] provides:

- A guaranteed stream of tax-free income for life
- Money you can't outlive

LIBR is automatically added to policies when they are issued. A portion of the death benefit protection will always be retained.



Since 1950, the average life expectancy in the US has increased;[16]

+2.6 Years for men

+1.8 Years for women

1950 men 73.5 years | women 79.3 years

2017 men 76.1 years | women 81.1 years

You should plan for 20+ years in retirement

14 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 . Surrender charges may reduce the policy's cash value in early years.

15 The Lifetime Income Benefit Rider 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 inforce 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. The Lifetime Income Benefit Rider is optional and available at policy issue. Benefit payments are funded via tax-free policy loans, which will reduce the policy's cash value and death benefit. The policyholder cannot make additional premium payments or request additional withdrawals or policy loans during the benefit payment period or the rider will terminate. Terminating the rider may result in a lapsed policy and substantial tax consequences.

16 Center for Health statistics, December, 2017



Upside Potential

Based on the positive growth of the major market index.

Downside Protection

Guaranteed 0% interest crediting floor in the event of a decline in the index.

Life Insurance with Upside Potential and Downside Protection

Important Terms to Know

Basic Strategy
A fixed interest crediting account that acts like a holding tank for 12 months of policy expenses and any excess premium until it is moved into the Index Accounts on the 21st of every month.

Cap
The maximum growth or upper limit that may be credited. A Cap of 13% means that 13% is the most the index account will be credited.

Cash Value
A portion of your premium payment that can grow tax-deferred over time and may be used throughout your lifetime.

Death Benefit
The money beneficiaries receive upon the death of the insured.

Floor
The minimum interest or bottom limit that may be credited.

Fixed-Term Strategy
Earns a rate of interest declared by the company, credited on a daily basis and guaranteed for one year.

Interest Crediting Strategy
Strategies you choose for the excess premium.

Indexed Strategies
Segments that make up accumulated value. Interest crediting may be tied to performance of a stock or bond index. Indexed universal life insurance policies do not directly participate in any stock or equity investments.

MSCI Emerging Markets Index
Large and mid-cap stocks across 23 Emerging Market countries. An investment cannot be made directly into an index.

Participation Rate
The maximum percentage that an index account shares in the positive changes of the chosen index.

Policy Expenses
The cost of insurance and administering the policy taken out of the policy's cash value every month.

Premiums
The regular payments you make on your policy.

S&P 500® Index
The S&P Composite Index of 500 stocks (S&P 500®) is a group of unmanaged securities widely regarded by investors to be representative of large-company stocks in general. An investment cannot be made directly into an index.

Growing Cash Value

Indexed products credit interest based on the changes in value of a major market index. However, your policy can never lose value due to market changes because there is a 0% floor built in which allows you to take advantage of the upside potential of the index while also having downside protection in the event the index drops below 0%.

How Your Cash Value Grows

Take advantage of positive changes in the stock market (upside) without the risk of market volatility (downside) with a 0% floor.

Let's keep it simple.

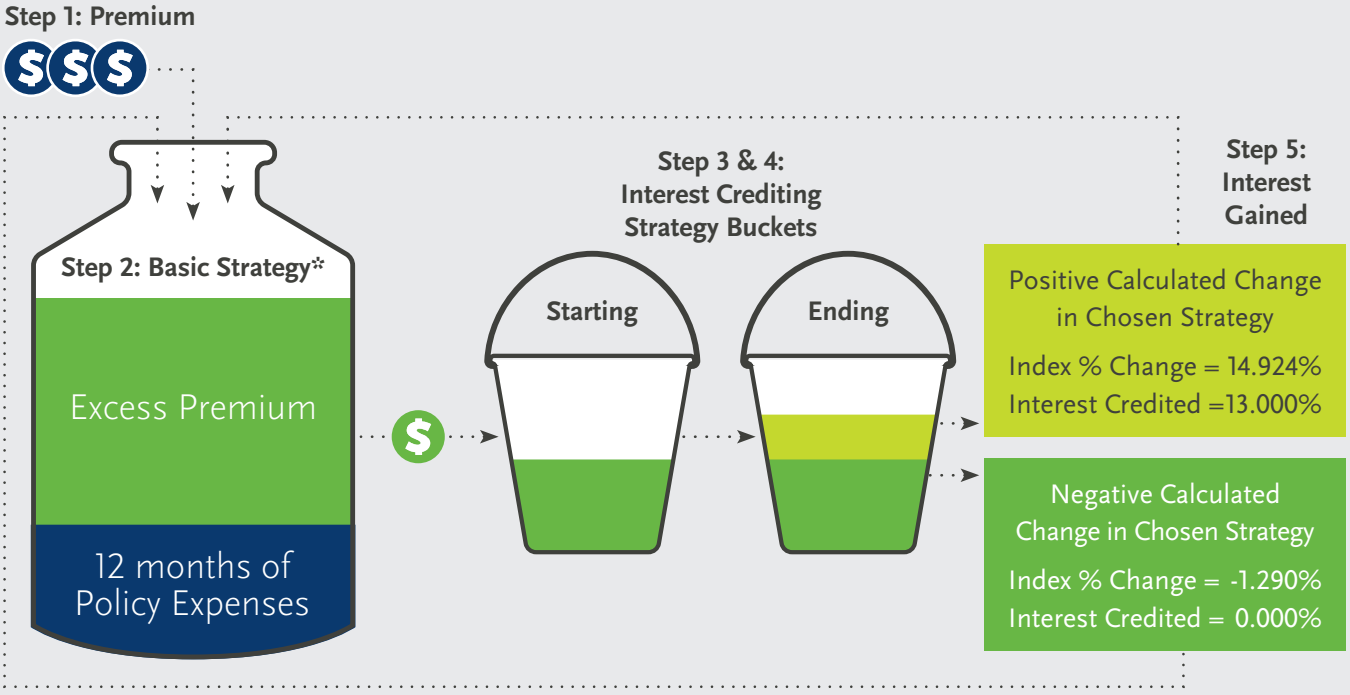
Step 1: You pay a premium to the insurance company.

Step 2: Your premiums are put into an account called the Basic Strategy and stay there until there is enough to cover the policy expenses for the coming year.

Step 3: Premium dollars paid in excess of the twelve months of policy expenses go into the interest crediting strategies of your choice. You have six interest crediting strategies to chose from including a fixed interest strategy.

Step 4: After one year, we calculate the change in your chosen strategies.

Step 5: If the change is positive, your policy is credited interest after applying any caps and participation rates. If the change is negative, your policy is credited 0%.



* The guaranteed interest rate paid on the funds in the Basic Strategy is 2.5%.

Participation Rate 100%, Cap 13%

Calculating Earnings

Once the change in the index is known, the Participation Rate and Cap will be applied to determine how much interest will be credited to account values.

For example if the Index Growth is 10% and the Participation Rate is 100%, the full 10% may be used to determine interest earned.

If the Participation Rate is 80%, 8% is used in the calculation of interest earned [10% x 80% = 8%].

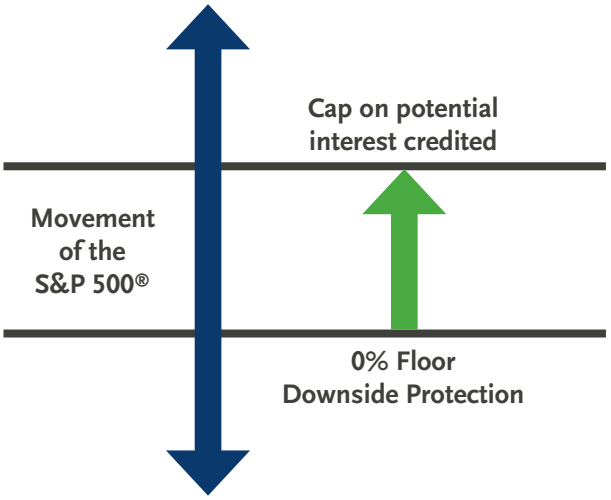
The Cap is the maximum earnings percent that will be credited. For example, if the Index Growth is 10% and the Participation Rate is 100%, but the Cap is set at 6%, 6% is credited.

The Indexed Strategy earnings are credited and locked in annually. Once interest is credited it can never be lost due to a decline in the Index. **No Indexed Strategy earnings are credited for funds allocated to the Index Strategies for periods shorter than a full year.**

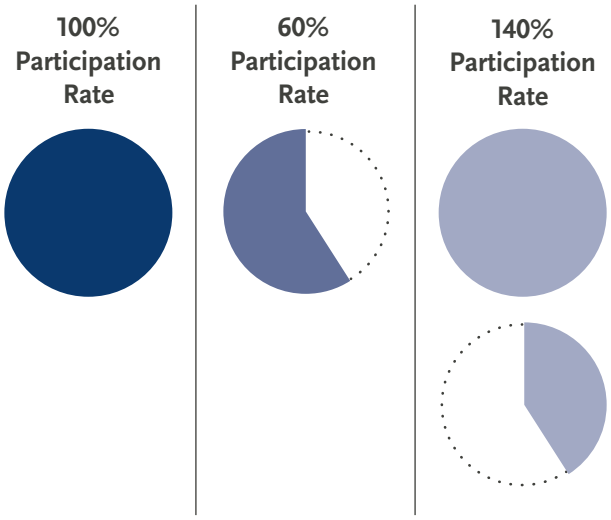
Caps and Participation Rates

Caps and Participation Rates are the "cost" of the 0% floor downside protection.

Caps are the upper limit of how much can be credited to the policy.



Participation Rates are how much you participate in the strategies results or how much you get.

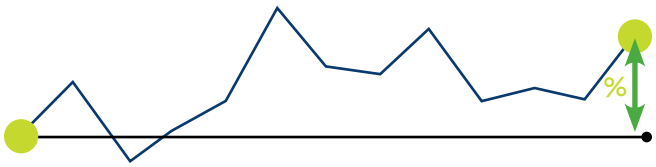


Understanding Indexing

Index strategies are measured in two different ways

Point-to-Point

Compares the value of the index at the beginning and the ending date.

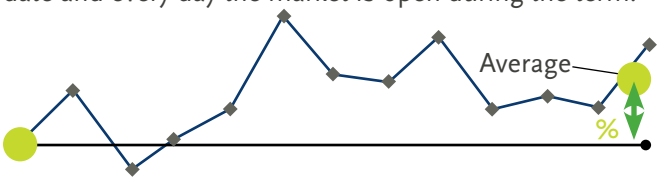


Sweep date
(beginning of time period)

End of Period
(typically one year later)

Point-to-Average

Takes an average of the index values from the beginning date and every day the market is open during the term.



Sweep date
(beginning of time period)

End of Period
(typically one year later)

If the value is lower, no interest will be credited and the policy is protected from losing any cash value with a 0% floor.

Strategy Performance 2007–2016[17]

Beginning Date	End Date	Point to Point Cap Focus		Point to Average	
		S&P 500® Index Growth Rate	Interest Credited	S&P 500® Index Growth Rate	Interest Credited
5/21/07	5/21/08	-8.812%	0.000%	-5.227%	0.000%
5/21/08	5/21/09	-36.124%	0.000%	-27.062%	0.000%
5/21/09	5/21/10	22.442%	14.000%	20.196%	16.156%
5/21/10	5/21/11	22.578%	13.500%	10.871%	10.328%
5/21/11	5/21/12	-1.296%	0.000%	-3.716%	0.000%
5/21/12	5/21/13	26.837%	13.000%	10.374%	11.931%
5/21/13	5/21/14	13.113%	13.000%	5.466%	6.286%
5/21/14	5/21/15	12.859%	12.859%	6.968%	8.710%
5/21/15	5/21/16	-3.684%	0.000%	-4.772%	0.000%
5/21/16	5/21/17	16.051%	12.000%	8.563%	9.848%

17 Numbers shown represent the performance of our strategies, which are based on the growth of the S&P 500® index, excluding dividends, without direct market participation and with guaranteed protection against negative returns. Policy values may decline if premiums paid out-of- pocket are insufficient to cover insurance costs and other charges. Guarantees are dependent upon the claims-paying ability of the issuing company. The interest credited to the indexing strategy is limited by a "cap", which is the maximum amount of the increase that will be credited as interest

Past performance is not indicative of future index performance and historical interest rates should not be construed as interest rates to be paid in the future on any product offered by the insurance companies of National Life Group. There are administrative, cost of insurance and other charges associated with indexed universal life policies. The rates shown in this exhibit do not reflect these charges. All historical interest rates are based on Life Insurance Company of the Southwest (LSW) SecurePlus Paragon indexed universal life insurance, form series 8387/83871D (04/07), underwritten by Life Insurance Company of the Southwest. Paragon's interest crediting history is being provided as a proxy for FlexLife II because it used the same interest crediting methods but has a longer history. Paragon's interest crediting history is being provided as a proxy for FlexLife II because it used the same interest crediting methods but has a longer history. LSW Secure Plus Paragon is no longer available for sale.

Life Insurance Company of the Southwest, Addison, TX, is a member of National Life Group. 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.

Indexed Account Strategies

Standard & Poor's Composite Index of 500 Stocks (S&P 500®)	
Cap Focus Strategy (Point-to-Point)	Higher Cap rate than other strategies. Participation Rate will always be equal to or greater than 100%. Guaranteed Minimum Cap 3.1%.
Participation Focus Strategy (Point-to-Point)	Higher Participation Rate than other strategies. Participation Rate will be at least 110% or greater. Guaranteed Minimum Cap 3.0%.
No Cap Strategy (Point-to-Point)	No Cap on interest credited but has a lower Participation Rate. Guaranteed No Cap. Guaranteed Minimum Participation Rate 25%.
Point-to-Average Strategy (Point-to-Average)	Average of the index values with No Cap on interest credited with a higher Participation Rate. Guaranteed No Cap. Minimum Participation Rate Guarantee 30%.

MSCI Emerging Markets Index (MXEF)	
Cap Focus Strategy (Point-to-Point)	Higher Cap than other strategies. Participation Rate will always be equal to or greater than 100%. Guaranteed Minimum Cap 3.0%.

Fixed Accounts	
Fixed Term Strategy	Credited daily, a fixed interest rate declared by the company and guaranteed for one year. 2.5% Guaranteed.

S&P 500® Index

The S&P 500® is widely regarded as the best single gauge of the U.S. equities market. This world-renowned index includes a representative sample of 500 leading companies in leading industries of the U.S. economy. Although the S&P 500® focuses on the large-cap segment of the market it is also an ideal proxy for the total market.

MSCI Emerging Markets Index

The MSCI Emerging Markets Index captures large and mid cap representation across Emerging Market countries and offers the opportunity to be exposed to emerging markets.

Historical Values*

Dec. 21 of Year	S&P 500® Index	1 Year Change	MSCI Emerging Markets Index	1 Year Change
2010	1254.60	+12.62%	1124.34	+18.80%
2011	1243.72	-0.87%	916.20	-18.51%
2012	1430.15	+14.99%	1043.03	+13.84%
2013	1818.32	+27.14%	988.26	-5.25%
2014	2070.65	+13.88%	944.60	-4.42%
2015	2021.15	-2.39%	791.43	-16.22%
2016	2265.18	+12.07%	851.17	+7.55%
2017	2684.57	+18.51%	1134.38	+33.27%

* Historical performance is not indicative of future results.

The total return on stocks comprising the indices has two components:

- Price changes on the underlying stocks, and
- Dividends paid on the underlying stocks.

Changes in the indices reflect only the price changes on the underlying stocks and do not reflect dividends paid on those underlying stocks. Interest credit that your policy receives is based on changes in the indices, and does not reflect any dividends paid.

Which Index Strategy Is Best?

We wish we knew!

- No one can predict how the market will perform.
- Interest is credited historically; by looking back on market performance.
- Knowing how the strategies work can help with deciding which ones to choose.
- Remember, just because a strategy performed a certain way in the past does not mean it will perform that way in the future.

Can I change Strategies?

Yes. Premiums that are already in a strategy can be changed on the strategy anniversary. The strategy anniversary is the date the funds were put into the index strategy buckets.

New premiums can be changed before they go into the index accounts.

Can I pick more than one strategy?

Yes. As long as the total amount in all strategies adds up to 100%.

If you believe the growth of the S&P 500® will be:

At or near the Caps
Consider the Cap Focus Index Strategy

Below the Caps
Consider the Participation Focus Strategy

Significantly outperform the Caps
Consider the No Cap Index Strategy

Experience volatility and possible declines
Consider the Point-to-Average Strategy Fixed and Indexed Crediting

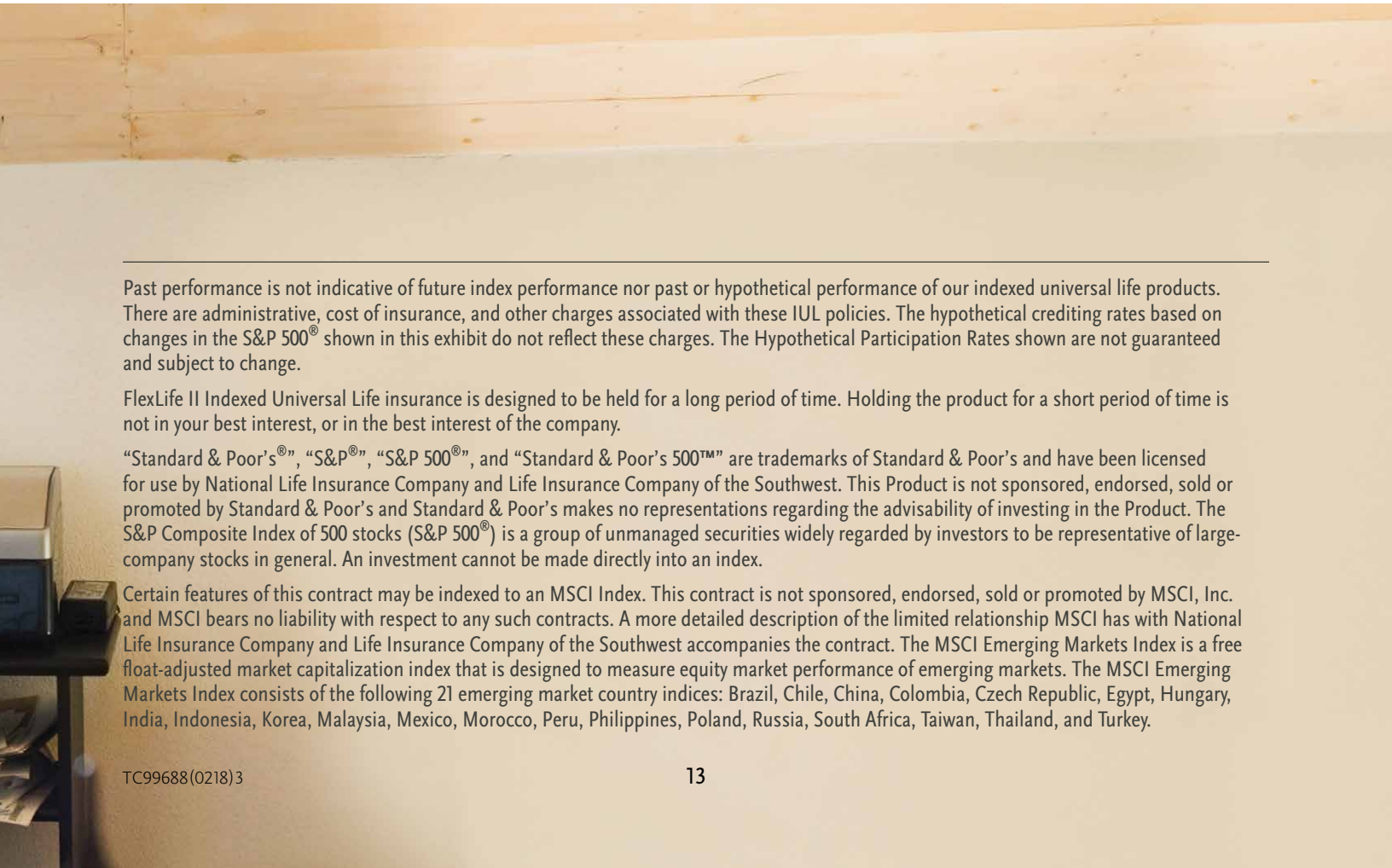


Here's Our History

Performance results that are real

	5 Year Average 1/21/13 – 12/21/2017	Lifetime Average 5/21/2008 – 12/21/2017
Fixed Account		
	4.383%	4.948%
S&P 500® Index		
Point-to-Point Cap Focus	9.607%	8.165%
Point-to-Point No Cap	8.251%	7.037%
Point-to-Average	7.477%	6.705%
Point-to-Point Participation Focus	8.908%	7.761%

		Lifetime Average
MSCI Emerging Markets		
Point-to-Point Cap Focus	N/A	4.145%



Past performance is not indicative of future index performance nor past or hypothetical performance of our indexed universal life products. There are administrative, cost of insurance, and other charges associated with these IUL policies. The hypothetical crediting rates based on changes in the S&P 500® shown in this exhibit do not reflect these charges. The Hypothetical Participation Rates shown are not guaranteed and subject to change.

FlexLife II Indexed Universal Life insurance is designed to be held for a long period of time. Holding the product for a short period of time is not in your best interest, or in the best interest of the company.

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Certain features of this contract may be indexed to an MSCI Index. This contract is not sponsored, endorsed, sold or promoted by MSCI, Inc. and MSCI bears no liability with respect to any such contracts. A more detailed description of the limited relationship MSCI has with National Life Insurance Company and Life Insurance Company of the Southwest accompanies the contract. The MSCI Emerging Markets Index is a free float-adjusted market capitalization index that is designed to measure equity market performance of emerging markets. The MSCI Emerging Markets Index consists of the following 21 emerging market country indices: Brazil, Chile, China, Colombia, Czech Republic, Egypt, Hungary, India, Indonesia, Korea, Malaysia, Mexico, Morocco, Peru, Philippines, Poland, Russia, South Africa, Taiwan, Thailand, and Turkey.



Lifetime Protection

Protecting who and what you love is a top priority.

Living Benefits

Helping you and your budget survive a qualifying illness or injury.[18]

Income for Life Guaranteed

Helping you and your budget survive a qualifying illness or injury.[18]



At the end of the day
It's about you.

Caring, Planning and Protecting what matters most.

Figuring out life's puzzles... we're here to help.



18 Living Benefits are provided by optional, no additional premium Accelerated Benefit Riders.

19 Provided by the optional Lifetime Income Benefit Rider once qualifications are met to exercise the rider. There is an additional premium for this rider.

Riders may not be available in all states.

NL FlexLife II, Indexed Universal Life Insurance, form series ICC16 / 20413(0616), Lifetime Income Benefit Rider, form series 20412(0616), Charitable Matching Gift Death Benefit Rider, form series ICC16/20403(0616), and Accelerated Benefits Riders, form series 7490/7493/9744/ICC10-8843/8591NY/20285/ICC15-20285/20286/ICC15-20286/8765 are underwritten by National Life Insurance Company, Montpelier, Vermont.

NL 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. 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, 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.

National Life Group®

For ABR Chronic II Accelerated Benefit Rider for Covered Chronic Illness (form 8591NY0108) is optional and only available in New York. The maximum amount over the entire lifetime of the Insured, that will be accelerated or converted to reduced paid-up insurance under all contracts made on the life of the Insured is $2,000,000 when benefits are paid due to a chronic illness in New York. The maximum amount in New York for terminal is $1,500,000 and $1,000,000 for critical illness or critical injury.

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 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. Covered Critical illness in the state of MA includes: Coronary artery disease resulting in acute infarction vascular or requiring surgery; End-stage Renal Disease; Major organ transplant; Permanent neurological deficit resulting from cerebral vascular accident; Diagnosis of an invasive malignancy characterized by the uncontrolled growth and spread of malignant cells and the invasion of tissue. Cancer does not include: Stage A Prostate Cancer; Any skin cancer, except invasive malignant melanoma into the dermis or deeper; Pre-malignant lesions, benign tumors, or polyps; and Carcinoma in-situ.

There is no additional premium for this rider.

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 ABR benefits can be used for any reason, 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.

The Participation Rate is the maximum percentage of the annual increase in the Index that will be credited. The Cap is the maximum earnings percent that will be credited. Participation Rates and Caps are subject to change annually for a given indexed segment. The minimum Guaranteed Participation and Cap Rates are: Strategies 1 and 5: PR = 100%, Cap = 3.1%; Strategy 2: PR = 110%, Cap = 3.0%; Strategy 3: PR = 25%, No Cap; Strategy 4: PR = 30%, No Cap. In the event the market declines, the policy has a built-in 0% interest crediting floor. The Floor is the minimum earnings percent that will be credited. The minimum annual rate of interest credited to funds in the fixed-interest strategy is 2.5% and the minimum interest credited in the indexed strategies is 2.5% upon death or full surrender.

Monthly deductions from the account value include a monthly policy fee, monthly expense charge, cost of insurance charge, and applicable rider charges. In addition there is a surrender charge if the policy is lapsed or surrendered in the first 10 years from issue or following an increase. Surrender charges vary based on gender, rate classification, issue age, and policy year.

Excess Interest Formula: Index earnings for each indexed segment are calculated at the end of the crediting period as follows: index growth is multiplied by the segment's participation rate, adjusted so that this rate is no greater than the segment's index earnings cap, and no less than 0%; multiplied by the value in the indexed segment value. Failure to maintain the policy to maturity will result in no participation in the equity index. Index earnings are not direct participation in any stock or equity investment.

There are two death benefit options from which to choose: Option A: Level Death Benefit = Face Amount; Option B: Increasing Death Benefit = Face Amount + Account 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.