

Term 10-G

TERM LIFE INSURANCE



Statement of Policy Cost and Benefit Information

Prepared on April 23, 2026
For Valued Client

Presented By

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Product issued by

Life Insurance Company of the Southwest®

Term 10-G, Form Series ICC18-20522 and any applicable riders are underwritten by Life Insurance Company of the Southwest®, Addison, Texas. All rider form series are not available in all states. Riders are optional and may require additional premium. Guarantees are dependent upon the claims-paying ability of the issuing company.

This information is not intended as tax or legal advice. For advice concerning your own situation, please consult with your appropriate professional advisor.

National Life Group® is a trade name representing various affiliates, which offer a variety of financial service products. Centralized Mailing Address: One National Life Drive, Montpelier, VT 05604
Home Office: Addison, TX | 800-732-8939 | www.NationalLife.com

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

My Planned Life Insurance Offers:

I will start my policy by paying:

\$62.48
Monthly (EFT)



If I Die Tomorrow...

Those I have chosen will receive:

\$250,000



If My Needs Change...

I can convert from Term to Permanent Insurance **within 10 years**.

Permanent Life Insurance has cash value that grows tax deferred.

With Permanent Life Insurance, if sufficiently funded, I can access the cash value via loans and withdrawals² for anything, including:



college expenses



emergencies



supplemental retirement income



If I Become Ill...

I can access a portion of my Death Benefit.

The projected Accelerated Benefit Rider¹ Values for my policy at age 55 are:

Terminal Illness Benefit:	\$212,250 Lump Sum
Chronic Illness Benefit:	\$1,779 Per Month
Critical Illness Benefit:	Up to \$175,326 Lump Sum
Critical Injury Benefit:	Up to \$175,326 Lump Sum
Alzheimer's Disease Benefit:	\$133,838 Lump Sum

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

Benefits and values shown above are not guaranteed. The assumptions on which they are based are subject to change by the insurer. Actual results may be more or less favorable. This presentation is not valid unless accompanied by a complete Statement of Policy Cost and Benefit Information. Please see the Ledger for guaranteed values and other important information.

- Accelerated Benefit Riders are optional, available with no additional premium, may be subject to underwriting, exclusions and/or limitations and may not be available in all states. See the Rider Description pages for further details. The sample benefits shown assume current accelerated benefits mortality tables and interest at 6.5%. The Benefit amount will be determined at the time of claim for Critical Illness OR Critical Injury based on the impact on life expectancy.
- 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. Surrender charges may reduce the policy's cash value in early years.

Life Insurance Company of the Southwest, Addison, TX 75001

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My Planned Life Insurance Offers:

A Solution That Fits My Need(s) Now...

- ✓ Life insurance with guaranteed¹ premiums for a specified period of time.
- ✓ Premiums that can be designed to fit within my budget.
- ✓ Additional death benefit to supplement any permanent life coverage I may have.
- ✓ A larger amount of insurance to meet my protection needs now.

...And Offers Me Options In The Future!



The **Income-Tax Free² Death Benefit** provides my loved ones with a lump sum of money they can use for anything, including:

- Burial expenses
- Debt
- College

If my needs change in the future...



I can convert from Term to Permanent Insurance **within 10 years** at no cost and be issued at an equivalent rate class regardless of changes in health.

Unlike term insurance, permanent insurance builds cash value. Values that, if sufficiently funded, I can borrow or withdraw – **Income -Tax Free⁴** – for anything.



The **Accelerated Benefits Rider³** allows me to access a portion of my death benefit in the event of a qualifying:

- Terminal Illness
- Chronic Illness
- Critical Illness
- Critical Injury
- Alzheimer's Disease

This will help me and my family maintain our lifestyle.

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

- 1 Guarantees are dependent upon the claims-paying ability of the issuing company.
- 2 IRC §101(a)(1). There are some exceptions to this rule. Please consult a qualified tax professional for advice concerning your individual situation.
- 3 Accelerated Benefit Riders are optional, available with no additional premium, may be subject to underwriting, exclusions and/or limitations and may not be available in all states. See the Rider Description pages for further details.
- 4 Withdrawals up to 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.

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Our Story

At National Life Group, we are a mission-driven and purpose-filled business. For us, the cause of what we do is as important as the products we sell.

And our cause is a very simple one, directed at the people who live and work on America's Main Streets: To Do Good in our communities and with the individuals we serve. Since 1848, we have aimed to keep our promises to provide stability in good times and in bad. And throughout that history, we have provided peace of mind to them as they plan their futures.

Our Purpose

MISSION

Keeping our promises.

VISION

To bring peace of mind to everyone we touch.

VALUES

Do good.

Be good.

Make good.

Our Foundation

\$57B

TOTAL ASSETS¹

\$52B

TOTAL LIABILITIES¹

\$3.9B

TOTAL BENEFITS AND PROMISES KEPT²

Strength and Stability*

A+

(SUPERIOR)
A.M. BEST

A+

(STRONG)
STANDARD & POOR'S

A1

(GOOD)
MOODY'S

1. Based on the consolidated results as of and for the year ended December 31, 2024, stated on the basis of U.S. Generally Accepting Accounting Principles ("GAAP") of NLV Financial Corporation ("NLVF") and its subsidiaries and affiliates, including National Life Insurance Company ("NLIC") and Life Insurance Company of the Southwest ("LSW"). NLVF and its subsidiaries and affiliates operate as a unified organization under the trade name of National Life Group ("NLG"). Total assets exclude unrealized gains, losses and associated balances. Statutory basis financial figures as of December 31, 2024: National Life's consolidated admitted assets were \$49.3B and liabilities were \$46.0B. NLIC admitted assets were \$12.7B and liabilities and reserves were \$9.4B.

2. Statutory basis benefits, including changes in aggregate reserves, based on consolidated results of NLIC and LSW for 2024. NLIC statutory basis benefits were \$963M.

* Financial strength ratings for NLIC and LSW as of December 31, 2024. A.M. Best – A+ (Superior), 2nd out of 16 ratings; Standard & Poor's – A+ (Strong), 5th out of 21 ratings; Moody's – A1 (Good), 5th out of 21 ratings. Ratings are subject to change.

Life Insurance Company of the Southwest, Addison, TX 75001

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Summary of Coverages

Valued Client

Male 45 Express Standard Non-Tobacco 1

Riders: ABR

Face Amount: \$250,000

Initial Premium: \$62.48 Monthly (EFT)

State: Texas

Life Insurance



Money for those who depend on you

- **Death Protection \$250,000** for Valued Client

Conversion Privileges



If your needs change, convert from Term to Permanent Insurance

No cost conversion feature allows you to convert your term policy to a Life Insurance Company of the Southwest permanent insurance product with no additional evidence of insurability.

The conversion period ends 10 years from the term policy date of issue or age 70 if sooner. Unlike term insurance, permanent insurance builds cash value which can be accessed using policy loans and withdrawals² during your lifetime for emergencies, to take advantage of opportunities, or to supplement your retirement income.

The new permanent policy will be issued at an equivalent rate class regardless of changes in health.

Accelerated Living Benefits



Money for a Terminal Illness,¹ Chronic Illness, Critical Illness, Critical Injury or Alzheimer's Disease

See the following page for more details on these benefits.

- Accelerated Benefits Rider for **Terminal Illness**
- Accelerated Benefits Rider for **Chronic Illness**
- Accelerated Benefits Rider for **Critical Illness**
- Accelerated Benefits Rider for **Critical Injury**
- Accelerated Benefits Rider for **Alzheimer's Disease**

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

Riders are optional and may require additional premium.

This presentation is not valid unless accompanied by a complete Statement of Policy Cost and Benefit Information. Please see the Ledger for guaranteed values and other important information.

1 Accelerated Benefit Riders are optional, available with no additional premium, may be subject to underwriting, exclusions and/or limitations and may not be available in all states. See the Rider Description pages for further details.

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

Life Insurance Company of the Southwest, Addison, TX 75001

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Summary of Coverages

Valued Client

Male 45 Express Standard Non-Tobacco 1

Riders: ABR

Face Amount: \$250,000

Initial Premium: \$62.48 Monthly (EFT)

State: Texas

The optional Accelerated Benefit Riders (ABR) offer you flexibility to access your death benefit if you have a qualifying Terminal Illness, Chronic Illness, Critical Illness, Critical Injury or Alzheimer's Disease¹

If the full, available death benefit is accelerated on Valued Client (Base), the discounted benefit is projected to be:

Terminal Illness	Chronic Illness (Monthly Benefits)	Alzheimer's Disease
Age 50 \$212,250	Age 47 \$1,577 Age 49 \$1,645 Age 51 \$1,700 Age 55 \$1,779	Age 47 \$136,239 Age 49 \$137,736 Age 51 \$138,793 Age 55 \$133,838

Critical Illness OR Critical Injury - based on impact on life expectancy

- At age 47, between \$0 and \$194,113.**
- At age 49, between \$0 and \$192,236.**
- At age 51, between \$0 and \$188,736.**
- At age 55, between \$0 and \$175,326.**



What does this mean for me and my family?

If I become ill, there is the ability to access a portion of the death benefit NOW. This will help me and my family maintain our lifestyle...even during a challenging financial time.

Depending on the severity of illness or injury, the ABR benefit, if available, will be determined at time of claim. Based on impact on life expectancy, the benefit amount could be \$0.

The critical illness or injury amount, if any, will be determined using four different levels depending on the severity of the illness or injury. Many illnesses actually have a minimal impact on future mortality which could mean a small or even no benefit even with a qualifying event. At time of claim, we will assess mortality and other factors to determine the benefit amount that may be payable. The owner has the option to decline to make a claim after receiving a benefit estimate.

You can accelerate up to 100% of the death benefit, subject to an ABR Benefit limit of \$1,500,000 for terminal illness, an ABR Benefit limit of \$1,500,000 for chronic illness, an ABR Benefit limit of \$1,000,000 for critical illness and critical injury and an ABR Benefit limit of \$1,500,000 for alzheimer's disease on the total death benefit accelerated under all policies on the life of the insured. For chronic illness, the death benefit you can accelerate is subject to a monthly limit. The death benefit will be reduced by the amount of the death benefit you decide to accelerate. A discount factor will be applied to the death benefit accelerated because it is being paid prior to the actual death benefit. As a result, the actual benefit paid will be less than the amount of death benefit accelerated.

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

The sample benefits shown assume current accelerated benefits mortality tables and interest at 6.5%. The benefits and values shown above are not guaranteed. The assumptions on which they are based are subject to change by the insurer based on expectations of future anticipated or emerging experience, but are subject to any minimums and maximums stated in the policy or rider. Future anticipated or emerging experience can include, investment earnings, mortality, the number of levels of mortality, persistency, required reserves, required capital, hedging costs, reinsurance costs, taxes and expenses which may affect these assumptions. Actual results may be more or less favorable. This presentation is not valid unless accompanied by a complete Statement of Policy Cost and Benefit Information.

¹ Accelerated Benefit Riders are optional, available with no additional premium, may be subject to underwriting, exclusions and/or limitations and may not be available in all states. See the Rider Description pages for further details.

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Term 10-G

Term Life Insurance

Narrative Summary

Valued Client

Male 45 Express Standard Non-Tobacco 1

Riders: ABR

Face Amount: \$250,000

Initial Premium: \$62.48 Monthly (EFT)

State: Texas

Plan Description

Term 10-G Form Series ICC18-20522, is a term life insurance policy that is annually renewable to age 95. Premiums are level for 10 years and increase annually thereafter to attained age 95. This policy has no cash value and no dividends are payable.

This policy is convertible during the first 10 years from the date of issue or until age 70 if earlier, without evidence of insurability to any single life permanent plan of life insurance then sold by us.

Premium Payment Options

This statement assumes premiums are paid on a monthly electronic funds transfer (EFT) basis and are received at the beginning of each billing period.

Your yearly cost will be higher if you choose to pay premiums more frequently than annually. For example, the additional amount you will pay in the first year is as follows:

Premium Frequency	Number of payments per year	Amount of each premium payment	Total premium per year	Amount you will pay each year in addition to the annual premium
Annual	1	\$710.00	\$710.00	\$0.00
Semi-Annual	2	\$362.10	\$724.20	\$14.20
Quarterly	4	\$184.60	\$738.40	\$28.40
Monthly (EFT/Group Bill)	12	\$62.48	\$749.76	\$39.76

This table illustrates the additional amounts that are required in the first year. Additional amounts will be due in future years if premiums are paid more frequently than annually and may vary from the above example.

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Narrative Summary

Valued Client

Male 45 Express Standard Non-Tobacco 1

Riders: ABR

Face Amount: \$250,000

Initial Premium: \$62.48 Monthly (EFT)

State: Texas

Rider Description

The following riders are available at no additional premium:

Accelerated Benefits Rider for Terminal Illness (ABR)

Form Series 8052TX, allows for the payment of a portion of an insured's death benefit if the insured is terminally ill. Terminally ill means that the insured has been certified by a physician as having an illness or chronic condition which can reasonably be expected to result in death in 24 months or less. There is no premium for this rider. However, the actual payment will be less than the portion of the death benefit accelerated because the benefits are paid prior to death.

Accelerated Benefits Rider for Chronic Illness (ABR)

Form Series 8095TX, allows for the payment of a portion of an insured's death benefit if the insured is chronically ill. Chronically ill means that the insured has been certified by a licensed health care practitioner as being unable to perform 2 out of 6 activities of daily living or is cognitively impaired. The activities of daily living are bathing, continence, dressing, eating, toileting, and transferring. There is no premium for this rider. However, the actual payment will be less than the portion of the death benefit accelerated because the benefits are paid prior to death.

Accelerated Benefits Rider for Critical Illness (ABR)

Form Series 20805TX, allows for the payment of a portion of the insured's death benefit if the insured experiences a qualifying event covered under the rider. Subject to state approval, the qualifying events may include: aorta graft surgery, aplastic anemia, blindness (corrected vision no greater than 20/200 in both eyes), cancer, cystic fibrosis, diagnosis of ALS (Amyotrophic Lateral Sclerosis), end stage renal failure, heart attack, heart valve replacement, major organ transplant, motor neuron disease, stroke and sudden cardiac arrest. Please see the rider for a complete list of the qualifying events covered. There is no premium for this rider. However, the actual payment will be less than the portion of the death benefit accelerated because the benefits are paid prior to death.

Accelerated Benefits Rider for Critical Injury (ABR)

Form Series 20806TX, allows for the payment of a portion of the insured's death benefit if the insured experiences a qualifying event covered under the rider. Subject to state approval, the qualifying events may include: coma, paralysis, severe burns and traumatic brain injury. Please see the rider for a complete list of the qualifying events covered. There is no premium for this rider. However, the actual payment will be less than the portion of the death

benefit accelerated because the benefits are paid prior to death.

Accelerated Benefits Rider for Alzheimer's Disease (ABR)

Form Series 20818TX, allows for the payment of a portion of the insured's death benefit if the insured experiences a qualifying event covered under the rider. Subject to state approval, a qualifying event covered under this rider requires a definite diagnosis of one of the Eligible Forms of Dementia as determined by a Specialist and a certification by a Specialist of: a score of less than 20 out of 30 on Mini-Mental State Exam (MMSE) by the Insured, or an equivalent of this score under a widely accepted test of cognitive function; and clinical impairment of the Insured of at least two of the following: orientation to people, places or time, registration (ability to learn and remember new information), attention and calculation (reasoning and handling of complex tasks), visuospatial abilities, or language functions. Please see the rider for a complete list of the qualifying events covered and any exclusions. There is no premium for this rider. However, the actual payment will be less than the portion of the death benefit accelerated because the benefits are paid prior to death.

Important Information Regarding Optional Accelerated Benefit Riders

Death Benefits, cash values and loan values (for policies with such values) will be reduced if an Accelerated Benefit is paid. The Accelerated Benefits offered under this rider are intended to qualify for favorable tax treatment under the Internal Revenue Code of 1986. Whether such benefits qualify depends on factors such as your life expectancy at the time benefits are accelerated or whether you use the benefits to pay for necessary long-term care expenses, such as nursing home care. If the acceleration-of-life-insurance benefits qualify for favorable tax treatment, the benefit will be excludable from your income and not subject to federal taxation. Tax laws relating to acceleration-of-life-insurance benefits are complex. You are advised to consult with a qualified tax advisor about circumstances under which you could receive acceleration-of-life-insurance benefits excludable from income under federal law.

Receipt of acceleration-of-life-insurance benefits may affect your, your spouse's or your family's eligibility for public assistance programs, such as medical assistance (Medicaid), Aid to Families with Dependent Children, and

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Narrative Summary

Valued Client

Male 45 Express Standard Non-Tobacco 1

Riders: ABR

Face Amount: \$250,000**Initial Premium:** \$62.48 Monthly (EFT)**State:** Texas**Rider Description (continued)**

Supplemental Security Income (SSI). You are advised to consult with a qualified tax advisor and with social services agencies concerning how receipt of such payment will affect you, your spouse's and your family's eligibility for public assistance. Riders are optional and may not be available in all states.

We currently limit the amount of benefits that may be paid under all accelerated benefit riders applying to the same insured to \$1,500,000 for terminal illness, \$1,500,000 for chronic illness, \$1,000,000 for critical illness and critical injury and \$1,500,000 for alzheimer's disease. We reserve the right to change these limits in the future, however the limit will never be less than \$500,000. The death benefit that may be accelerated under chronic illness in any year may be subject to a maximum limit. These limits vary by state. Once ABR has been added to your policy, please refer to your ABR policy form for specific information.

When determining the discounted death benefit for critical illness and critical injury, the assessment of the future life expectancy of the insured will have four different levels dependent on the severity of the critical illness or critical injury as applicable.

The Accelerated Benefits Amounts are not guaranteed. The assumptions on which they are based are subject to change by the insurer based on expectations of future anticipated or emerging experience, but are subject to any minimums and maximums stated in the policy or rider. Future anticipated or emerging experience can include, investment earnings, mortality, the number of levels of mortality, persistency, required reserves, required capital, hedging costs, reinsurance costs, taxes and expenses which may affect these assumptions. Actual results may be more or less favorable.

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Narrative Summary

Valued Client

Male 45 Express Standard Non-Tobacco 1

Riders: ABR

Face Amount: \$250,000**Initial Premium:** \$62.48 Monthly (EFT)**State:** Texas

Definition of Key Terms and Column Headings

Age - The insured's age as of nearest birthday.

Face Amount – The amount used to determine the death benefit.

Guaranteed Contract Premium – The annualized guaranteed maximum premium for the term policy based on the premium mode selected.

Guaranteed Death Benefit – The policy's guaranteed death benefit.

Policy Year – The number of years for which information is being illustrated.

Rate Class – The rate class used in this Statement of Policy Cost and Benefit Information (statement) is Express Standard Non-Tobacco 1. The actual rate class will be determined when the application is underwritten and may vary from this statement. If so, a revised statement will be delivered with the policy.

Tax Treatment: The Company will report any eligible distributions, under any accelerated benefits rider, subject to existing IRS guidance and facts at the time of distribution. However, proper tax treatment for any accelerated benefits you receive under this insurance contract depends on a number of factors. These factors include, among others, the provisions of the law, the terms of the contract, and your personal situation at the time payments are made. These factors may permit some or all of the payments to be excluded from income or may require some or all the payments to be included in income for tax purposes. You should consult with your own tax advisor in deciding how to report the payments.

Cost Index Statement: Cost Indexes combine the premium with an interest factor. They are useful only for the purpose of comparing the cost of two or more similar policies, and do not reflect differences in the quality of service that can be expected from the agent of the Company. Explanations of the intended use of the cost indexes is provided in the Life Insurance Buyer's Guide.

	Cost Indexes for base policy at 5%	
Current Scale	<u>Year 10</u>	<u>Year 20</u>
Net Payment	N/A	N/A
Surrender Cost	N/A	N/A
Guaranteed Scale	<u>Year 10</u>	<u>Year 20</u>
Net Payment	\$3.00	\$12.01
Surrender Cost	\$3.00	\$12.01

An explanation of the intended use of these indexes is provided in the Life Insurance Buyer's Guide.

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STATEMENT OF POLICY COST AND BENEFIT INFORMATION

Term 10-G
Term Life Insurance

Ledger

Valued Client

Male 45 Express Standard Non-Tobacco 1

Riders: ABR

Face Amount: \$250,000

Initial Premium: \$62.48 Monthly (EFT)

State: Texas

Policy Year	Age	Guaranteed Contract Premium	Guaranteed Death Benefit
1	45	\$749.76	\$250,000
2	46	749.76	250,000
3	47	749.76	250,000
4	48	749.76	250,000
5	49	749.76	250,000
6	50	749.76	250,000
7	51	749.76	250,000
8	52	749.76	250,000
9	53	749.76	250,000
10	54	749.76	250,000
		\$7,497.60	
11	55	4,831.20	250,000
12	56	5,166.48	250,000
13	57	5,488.56	250,000
14	58	5,823.84	250,000
15	59	6,214.56	250,000
16	60	6,702.96	250,000
17	61	7,360.32	250,000
18	62	8,170.80	250,000
19	63	9,078.96	250,000
20	64	10,100.64	250,000
		\$76,435.92	
21	65	11,204.16	250,000
22	66	12,392.16	250,000
23	67	13,664.64	250,000
24	68	15,074.40	250,000
25	69	16,668.96	250,000
26	70	18,540.72	250,000
27	71	20,763.60	250,000
28	72	23,419.44	250,000

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STATEMENT OF POLICY COST AND BENEFIT INFORMATION

Term 10-G
Term Life Insurance

Ledger

Valued Client

Male 45 Express Standard Non-Tobacco 1

Riders: ABR

Face Amount: \$250,000

Initial Premium: \$62.48 Monthly (EFT)

State: Texas

Policy Year	Age	Guaranteed Contract Premium	Guaranteed Death Benefit
29	73	\$26,505.60	\$250,000
30	74	30,030.00	250,000
		\$264,699.60	
31	75	33,955.68	250,000
32	76	38,261.52	250,000
33	77	42,997.68	250,000
34	78	48,238.08	250,000
35	79	54,220.32	250,000
36	80	61,123.92	250,000
37	81	69,202.32	250,000
38	82	78,244.32	250,000
39	83	88,767.36	250,000
40	84	100,969.44	250,000
		\$880,680.24	
41	85	115,154.16	250,000
42	86	131,574.96	250,000
43	87	150,469.44	250,000
44	88	171,837.60	250,000
45	89	195,024.72	250,000
46	90	219,745.68	250,000
47	91	245,139.84	250,000
48	92	250,879.20	250,000
49	93	250,879.20	250,000
50	94	250,879.20	250,000
		\$2,862,264.24	

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