

## The Power of Life Insurance

Critical Illness



Denise focusing on her recovery.

Most people know life insurance can provide financial security and continuity during one of life's most difficult times: the death of a loved one. What

few people know is that life insurance can also help during another one of life's most difficult times: a chronic, critical or terminal illness. This help comes in the form of optional riders called Accelerated Death Benefit Riders, also generically known as Living Benefits, which can be added at no additional cost.

### The following story illustrates just what Living Benefits can do.

Denise<sup>1</sup> was 37 years old in April, 2008. She and her husband Mark<sup>1</sup> recently built their dream home, planning to fill it with children and memories of birthday parties and backyard barbecues. A month before she turned 39, Denise suddenly experienced sharp pain in her chest and down her arm. Mark drove her to the emergency room; within the next week, she had 3 heart attacks despite having no history of heart disease.

Denise's salary was approximately \$40,000 a year. Due to the damage done to her heart in such a short amount of time, she was most likely going to be out of work for a long period of time while recovering. As one half of a dual income family, this could have resulted in serious financial hardship for Denise and her husband.

Fortunately, she added the Accelerated Benefits Rider to her universal life insurance policy when she purchased it from her agent a few years ago. This enabled her to accelerate enough of her death benefit to receive a lump sum check of \$120,000<sup>2</sup> after her heart attacks. This accelerated death benefit provided her 3 years of income to help her through this difficult time period.

Denise continues to recover at home, but the future looks bright. "Had I not been able to use the living benefits within my life insurance policy," said Denise, "Taking the time to focus on my complete recovery might not have been an option. I'm not even sure we would have been able to keep up with our mortgage payments. It was great to have this option available to us. Plus I still have benefits available in my policy if I need them again in the future or if Mark needs them if something happens to me."

### Did you know an optional Accelerated Benefit Rider can provide income during a critical illness?<sup>3</sup>

What would it be worth to you?

<sup>1</sup> Names changed to protect privacy

<sup>2</sup> Any death benefit amount that is not accelerated during your lifetime would continue to be paid to your beneficiary. Any death benefit amount that is accelerated, however, will decrease the overall amount of the original death benefit amount of the policy.

<sup>3</sup> Payment of Accelerated Benefits will reduce the Cash Value and Death Benefit otherwise payable under the policy. Receipt of Accelerated Benefits may be a taxable event and may affect your eligibility for public assistance programs. 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. Riders are optional and may not be available in all states or on all products. There is no restriction placed on the use of the benefit received.



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National Life Insurance Company, Montpelier, VT

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National Life Insurance Company Accelerated Benefits Rider (ABR) for Critical Illness, form series 9744(0204) is available on various term, whole life, universal life and indexed universal life policies underwritten by National Life Insurance Company, Montpelier, Vermont.

- ABR for Critical Illness is not available in CT and NJ.

Life Insurance Company of the Southwest (LSW) Accelerated Benefits Rider (ABR) for Critical Illness, form 8165(0703), is available on various term, universal life and indexed universal life policies underwritten by Life Insurance Company of the Southwest, Dallas, Texas.

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