

# Discover living benefits within a life policy

NATIONAL LIFE INSURANCE COMPANY



**Selecting a life insurance policy that provides living benefits gives your clients an extra advantage as it is designed to change with the events of their lives.** By providing financial security for survivors through death benefit protection as well as access to benefits to help cover costs associated with a chronic illness during their lifetime, your clients can be protected no matter what lies around the bend. Check out the following policy benefits:<sup>1</sup>

## ✓ Flexibility

Premium and death benefit flexibility with ability to access policy values during lifetime.<sup>2</sup>

## ✓ Options

Income-tax free Living Benefits in the event of a chronic illness at no additional cost through the Accelerated Benefits Rider.<sup>3</sup> No waiting period to accelerate benefits.

There are no restrictions placed on the use of the benefits received; benefits may be used for any expense including:

- Uncovered medical expenses
- Home modification
- Pay for an informal caregiver
- Travel
- Replenish retirement assets
- Savings

## ✓ Guarantees<sup>4</sup>

- May elect a guaranteed paid-up death benefit for amounts not accelerated during lifetime.
- Regardless of where interest rates go, policy rates are guaranteed to never earn less than 3.00%.
- Guaranteed death benefit to attained age 120.

## ✓ National Life Insurance Company

- Founded in 1848
- Rated A (Excellent) by A.M. Best (Nov. 2008), 3rd highest of 15 rankings<sup>5</sup>
- Rated A+ (Strong) by Standard & Poor's (Aug. 2008), 5th highest of 17 rankings<sup>5</sup>



For info about joining the LifeVentures Producers Group, contact LifeVentures Corp **President Steve Shorrock** at 631-239-6655 or [steve@lifeventurescorp.com](mailto:steve@lifeventurescorp.com)



LifeVentures Corp, 291 Main Street, Northport, New York 11768 • [www.LifeVenturesCorp.com](http://www.LifeVenturesCorp.com)

1. Universal Life Insurance, form series 8522/8523, and the Accelerated Benefit Rider for Covered Chronic Illness, form 8591NY(0109), are underwritten by National Life Insurance Company, Montpelier, Vermont. The Accelerated Benefit Rider is optional and only available in New York. National Life Group® is a trade name of National Life Insurance Company and its affiliates. 2. Policy loans and withdrawals will reduce the policy's death benefit and cash value and may result in a taxable event. 3. Death Benefits and cash values will be reduced if an accelerated benefit is paid. 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. Receipt of Accelerated Benefits may be taxable and may affect eligibility for public assistance programs such as medical assistance (Medicaid), Aid to Families with Dependent Children, and Supplemental Security Income. Prior to applying for Accelerated Benefits, policy owners should seek assistance from a qualified tax advisor and consult with the appropriate social services agency concerning how receipt will affect the eligibility of the recipient and/or the recipient's spouse or dependents. **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.** 4. Guarantees are dependent upon the claims-paying ability of the issuing company. 5. Financial ratings subject to change.

Life for the Living™ is a trade name of LifeVentures Corp. LifeVentures Corp is not affiliated with National Life and has no financial obligation under the life insurance policy. TC46043(0109)  
**Agent Use Only - Not For Use With the Public**