

SERFF Tracking Number: NALF-126331685 State: Arkansas  
Filing Company: Life Insurance Company of the Southwest State Tracking Number: 43688  
Company Tracking Number: TC49649(0809)  
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.003 Other  
Product Name: Individual Long-Term Care  
Project Name/Number: Long Term Care Rider Flyer/TC49649(0809)

## Filing at a Glance

Company: Life Insurance Company of the Southwest

Product Name: Individual Long-Term Care SERFF Tr Num: NALF-126331685 State: Arkansas  
TOI: LTC03I Individual Long Term Care SERFF Status: Closed-Filed State Tr Num: 43688  
Sub-TOI: LTC03I.003 Other Co Tr Num: TC49649(0809) State Status: Filed-Closed  
Filing Type: Advertisement Reviewer(s): Marie Bennett  
Author: Pat diStefano Disposition Date: 10/14/2009  
Date Submitted: 10/06/2009 Disposition Status: Filed  
Implementation Date Requested: 10/05/2009 Implementation Date:

State Filing Description:

## General Information

Project Name: Long Term Care Rider Flyer  
Project Number: TC49649(0809)  
Requested Filing Mode: File & Use

Explanation for Combination/Other:  
Submission Type: New Submission  
Overall Rate Impact:  
Filing Status Changed: 10/14/2009

Deemer Date:  
Submitted By: Pat diStefano

Filing Description:

This is an advertising filing for our Long Term Care Riders available with our Universal Life Insurance.

Life Insurance Company of the Southwest  
NAIC Number: 0634-65528

Enclosed you will find our Long-Term Care advertising filing submission, composed of 1 individual piece, submitted via SERFF:

RE: Individual Long Term Care Advertising Filing Submission

Status of Filing in Domicile: Authorized  
Date Approved in Domicile: 04/24/2000  
Domicile Status Comments: Approved in domicile  
Market Type: Individual  
Group Market Size:  
Group Market Type:  
Explanation for Other Group Market Type:  
State Status Changed: 10/14/2009  
Created By: Pat diStefano  
Corresponding Filing Tracking Number:  
TC49649(0809)

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Project Name/Number: Long Term Care Rider Flyer/TC49649(0809)  
Forms: TC49649(0809) Title - Long Term Care Rider Flyer

Form number(s) of policy forms: 8096(0899)  
Product Name: Individual Long Term Care

Approval Date: See SERFF filing  
Filing Fee: See SERFF filing

Method or media used for dissemination: These pieces will be used in hard copy, via the internet, and/or through email communications.

Upon completion of your review, should you have any questions regarding this filing, please contact me at 800-732-8939, ext. 3450

Sincerely,

Pat di Stefano  
Compliance Associate

## Company and Contact

### Filing Contact Information

Pat DiStefano , PDistefano@nationallife.com  
One National Life Drive 802-229-3450 [Phone]  
Montpelier, VT 05604

### Filing Company Information

Life Insurance Company of the Southwest CoCode: 65528 State of Domicile: Texas  
1300 West Mockingbird Lane Group Code: -99 Company Type:  
Dallas, TX 75247 Group Name: State ID Number: 1117  
(214) 638-9316 ext. [Phone] FEIN Number: 75-0953004

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## Filing Fees

Fee Required? Yes  
Fee Amount: \$25.00  
Retaliatory? No  
Fee Explanation: Advertising filing fee

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Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Life Insurance Company of the Southwest	\$25.00	10/06/2009	31078150

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	10/14/2009	10/14/2009

*SERFF Tracking Number:*      *NALF-126331685*                      *State:*                      *Arkansas*  
*Filing Company:*              *Life Insurance Company of the Southwest*      *State Tracking Number:*      *43688*  
*Company Tracking Number:*      *TC49649(0809)*  
*TOI:*                      *LTC03I Individual Long Term Care*              *Sub-TOI:*                      *LTC03I.003 Other*  
*Product Name:*              *Individual Long-Term Care*  
*Project Name/Number:*      *Long Term Care Rider Flyer/TC49649(0809)*

## **Disposition**

Disposition Date: 10/14/2009

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

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<b>Schedule Form</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
	Long Term Care Rider Flyer		Yes

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## Form Schedule

### Lead Form Number: TC49649(0809)

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	TC49649(0809)	Advertising	Long Term Care Rider Flyer	Initial		0.000	TC49649(0809)LTCridersFlyer.pdf

## Protection for your family today — plus planning option for tomorrow

You need a strategy that helps protect your family in the event of your death by providing an income tax-free death benefit

By adding the Long-Term Care Riders to your life insurance policy, your policy pays a benefit at your death or if you become chronically ill.

### Life Insurance with Long-Term Care Riders

#### Option 1:

If you never need long-term care, your insurance coverage pays an income tax-free death benefit to your beneficiaries

#### Option 2:

If you need long-term care, you can use your income tax-free death benefit, during your lifetime, to cover long-term care expenses

### By adding these riders to your life insurance policy:

- You can have the coverage you need – tax-free – to pay for long-term care services you receive, in your own home or in a facility of your choosing.

### And in the event you don't require long-term care services, your policy will provide other benefits designed to “insure” your independence:

- A tax-free death benefit for your family, leaving you free to enjoy your other assets, and
- Tax-deferred growth of cash value you can access during your life to meet emergencies, take advantage of opportunities, supplement retirement income, or achieve other lifetime accumulation objectives!

National Life Home Office: One National Life Drive, Montpelier, Vermont 05604 • (888) 297-3990 • [www.nationallife.com](http://www.nationallife.com).

LSW Home Office: 1300 West Mockingbird Lane, Dallas, Texas 75247 • (800)579-2878 • [www.lifeofsouthwest.com](http://www.lifeofsouthwest.com).

National Life Group® is a trade name of National Life Insurance Company and its affiliates. 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 do any insurance business in New York.

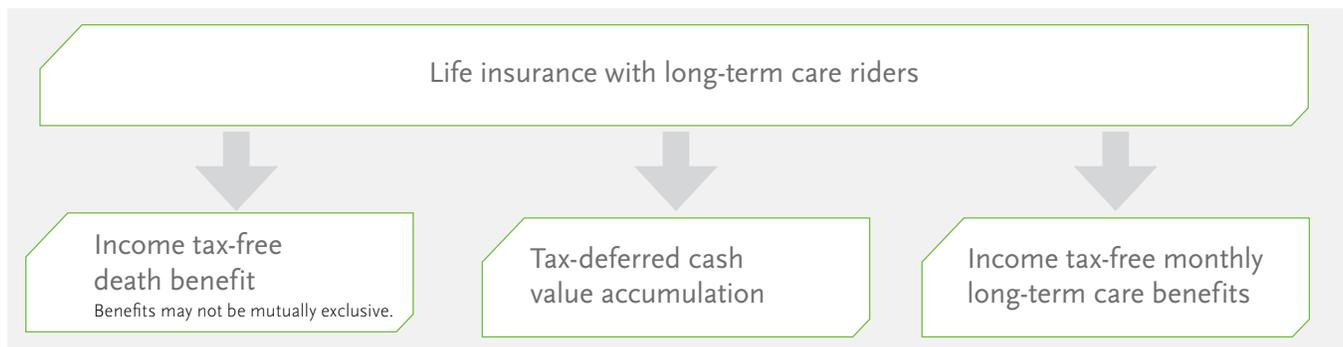
# Life is about choice ... and about protecting your ability to choose

## Your goal:

You want a strategy that pays a benefit to your family if you die prematurely plus a way to pay for potential long-term care costs, without liquidating other assets.

## A potential solution:

Permanent life insurance with long-term care riders.



## Life insurance with Long-term Care Riders – how it works:

- For an additional premium you can add long-term care riders to your life insurance policy.
- At the time you purchase your life insurance you are also underwritten for the long-term care.
- Eligibility begins when you are certified as being chronically ill or having a severe cognitive impairment.
- Once you have incurred long-term care expenses, you can access policy death benefit as reimbursement for those expenses.
- Benefits are payable monthly and are based on a percentage amount and for the length of time chosen by you at purchase.
- If you do not use your entire death benefit for LTC expenses, your family receives the remaining death benefit income tax-free at your death.

## Life Insurance with riders that provide living benefits

<sup>1</sup> Policy loans and withdrawals reduce the policy's cash value and death benefit and may result in a taxable event.

National Life's Accelerated Care Rider -- Advanced Benefits Rider in Kansas and Oregon, form series 7802, is only available on National Life policies. This rider is not available in CO, CT, FL, HI, MA, NH, NJ, NY, WA.

NLIC: ACR (form series 7801(0199)/7801ID(0199)/7802(0199)/7802ID(1099)), CCP (form series 7803(0199)/7803ID(0199)/7804(0199)/7804ID(0199)).

LSW's Long-Term Care Rider (Accelerated Death Benefits for Long-Term Care Rider in Texas and Maryland), form series 8096 (0899) is only available on LSW policies. This rider is not available in CT, FL, HI, KS, MA, MN, MT, ND, NH, NJ, OR, VT, WA.

LSW: LTC (form series 8096(0899)/8096ID(0899)), EBR (form series 8097(0899)/8097ID(0899)).

Each payment of Accelerated Care Benefits represents an early payment of part of the Death Benefit of your life insurance policy. We will reduce the amount of life insurance coverage provided by the policy by the amount of each Accelerated Care Benefit paid. Because the total Death Benefit includes any paid-up additions, one year term insurance provided by a Flex Term Rider, and any terminal dividend, all of these elements of the life insurance coverage will be reduced with each and every payment of Accelerated Care Benefits.

