Premium Chronic Care Rider

GET THE CARE YOU NEED — WITH A DOLLAR-FOR-DOLLAR BENEFIT

Life insurance provides a payout when an insured person dies. But did you know that you may also receive money when you're ill?

Living Benefits[1] provide protection during your lifetime. They are available with every life insurance policy we issue.[2]

The **Premium Chronic Care Rider**[3], available with FlexLife Indexed Universal Life insurance, provides monthly payouts if you have a qualifying chronic care illness. There is no waiting period and there are no restrictions on how the benefit is used. You receive the accelerated benefit dollar for dollar. **Not available in CA or NY.**

90%

of Americans 65+ have at least one chronic condition[4]

$118,104

is the median annual cost for a shared room in a skilled nursing facility in the U.S.[5]

Monthly payouts

You have a choice (when you apply for a FlexLife policy) of a monthly payout of 2% or 4%.[6]

The example below shows how much you would receive if you had a qualifying chronic illness and a death benefit of $500,000. The maximum payout is subject to the IRS annual per diem limit at time of claim.

Monthly payout %	Monthly payout amount	Payout duration	Total payout
2%	$10,000	50 months	$500,000
4%	$20,000	25 months	$500,000

Unused benefits are paid as a death benefit. For example, if $300,000 was paid out, the remaining $200,000 is paid when the insured dies.

Up to $3M

Accelerate your death benefit up to $3 million if you have a qualifying chronic illness.

This flyer is not for use in CA or NY

Availability

The Premium Chronic Care Rider is available for policyholders aged 18–75.

Charge

This rider has a charge that is based on age, rate class, and death benefit.

What is a qualifying chronic illness?

Chronic illness is defined as being unable to perform without substantial assistance at least two activities of daily living (bathing, eating, dressing, toileting, transferring, continence) for at least 90 continuous days or requiring substantial supervision due to severe cognitive impairment.

I want to have enough money to be able to choose the right care option

- Nursing home stays, assisted living, and in-home care can be expensive. The money you get when you activate the Premium Chronic Care Rider can be used for any purpose, including medical and care expenses.[4]

I don't want to burden family members with having to pay for my care

- With the Premium Chronic Care Rider, you'll have peace of mind that family members are less likely to have to pay for your chronic care needs.

Start protecting your future today.
Ask your agent about getting covered by FlexLife and the Premium Chronic Care Rider.

Products issued by
Life Insurance Company of the Southwest®

1 Living Benefits are supplemental benefits provided by Accelerated Benefits Riders (ABRs). ABRs are not suitable unless you have a need for life insurance. 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, may affect your eligibility for public assistance programs, and may reduce or eliminate other policy and rider benefits. 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.

2 Depending on state approval.

3 The Accelerated Benefits Rider for Premium Chronic Care is optional, includes an additional charge, may be subject to exclusions and/or limitations, and may not be available in all states.

4 U.S. Centers For Disease Control and Prevention, About Chronic Diseases, April 14, 2026, https://www.cdc.gov/chronic-disease/about/index.html

5 Senior Living.org, Nursing Home Costs in 2026, April 14, 2026, https://www.seniorliving.org/nursing-homes/costs/

6 Premium Chronic Care (PCC) Rider benefit payouts are up to 2% or 4% monthly of the death benefit, as chosen at time of issue (subject to the IRS per diem limit). You can reduce but not increase the payout percentage after issue. In addition, the lifetime limit for the PCC rider is independent of the lifetime limit on other Accelerated Benefits Riders. See your policy for details.

Premium Chronic Care Rider, form series 20972(1024)/ICC24-20972(1024)/ICC24-20974(1024) is underwritten by Life Insurance Company of the Southwest (LSW), Addison, Texas. This rider is available on FlexLife policies issued by LSW. LSW FlexLife form number series is 20608(0119)/ICC19-20608(0119).

National Life Group® is a trade name of National Life Insurance Company (NLIC), Montpelier, VT, Life Insurance Company of the Southwest (LSW), Addison, TX and their 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 conduct insurance business in New York.