

# PeakLife

## Offering:

- Competitive funding limits
- Product performance at older ages
- Strong short-term and long-term cash value
- Competitive income solves
- Simplified design with concentrated rider offerings

Exclusive for  
Emerging and  
Affluent Markets  
with \$1M+  
Face Amounts

## Ideal for Emerging and Affluent Clients

Who need a product solution for:

- Estate Equalization
- Providing company fringe benefits
- Funding a buy/sell arrangement
- Estate Preservation

Combined with Upside potential and Downside protection, PeakLife offers:

- Flexibility to meet the demands of their life
- Potential for cash value accumulation
- Six interest crediting strategies with Five Indexed strategies and a fixed account.

## Additional Benefits

<b>Minimum Face Amount</b>	\$1,000,000
<b>Accumulated Value Enhancement</b>	Begins in Year 5, 15% multiplier, 100 bps Cap
<b>Accelerated Benefits Rider (ABR)</b>	Can be accelerated for Terminal, Chronic, Critical Illness and Critical Injury.
<b>Additional Protection Benefit Rider</b>	Provides an additional death benefit at a lower cost than the cost of the base policy.
<b>Balance Sheet Benefit Rider</b>	Provides enhanced early policy surrender values.
<b>Benefit Distribution Option</b>	Income replacement for beneficiaries up to 30 years. More potential CV accumulation during lifetime.
<b>Lifetime Income Benefit Rider</b>	Once qualifications have been met, provides a guaranteed stream of tax-free income for life.
<b>Participating Fixed Loan Option</b>	The security of a 5% fixed loan with the opportunity to be credited indexed interest on the loan collateral

Products issued by

**National Life Insurance Company® | Life Insurance Company of the Southwest®**

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Accelerated Benefit Riders are optional and may not be available in all states or on all products. Receipt of Accelerated Benefits will reduce the Cash Value and Death Benefit otherwise payable under the policy, may result in a taxable event, and may affect your client's eligibility for public assistance programs.

Riders are supplemental benefits that can be added to a life insurance policy and are not suitable unless the client has a need for life insurance. Riders are optional, may require additional premium and may not be available in all states or on all products.

The Lifetime Income Benefit Rider provides a benefit for the life of the insured if certain conditions are met, including but not limited to the insured's attained age being between age 60 and 85, and that the policy has been in force at least 10 years. Insufficient policy values or outstanding policy loans may also restrict exercising the rider.

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

Guarantees are dependent upon the claims-paying ability of the issuing company.

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