

PeakLife is exclusive for emerging and affluent markets with \$1M+ face amounts.

PeakLife offers competitive funding limits, product performance at older ages, strong short-term and long-term cash value, competitive income solves and simplified design with concentrated rider offerings.

Product Focus:

- Help provide protection from financial uncertainty
- Desire for supplemental retirement income¹
- Flexibility to meet demands of life
- Estate equalization to provide financial fairness
- Provide company fringe benefits for employer and employees
- Protect business interest by funding buy/sell agreements
- Potential for cash value accumulation
- Estate preservation

Highlights:

- **Income Distribution Performance** – Upside Potential, Downside Protection that offers flexibility to meet the demands of life
- **Lifetime Income Benefit Rider**² – With the Lifetime Income Benefit Rider, your clients have the potential to receive a stream of income for life – guaranteed!²
- **Benefit Distribution Option Rider** – Allows death benefit to be spread over a duration of 10-30 years
- **Overloan Protection Rider**³ – Offers protection against policy lapse

- **Systematic Allocation Rider** – Available for large annual premiums to balance interest rate fluctuations
- **Accumulated Value Enhancement** – Will begin in policy year 5. The enhancement is guaranteed.
- **Participating Fixed Loan**
 - Loan collateral is charged to a fixed rate
 - Loan collateral will be placed in an Indexed Loan Account
- **Accelerated Benefits Riders** – At no-additional cost
- **Interest Crediting Strategies**
 - Fixed Strategy – Fixed Interest Crediting Rate
 - Indexed Strategy 1 – Point-to-Point, Cap Focus, based on the S&P 500® Index
 - Indexed Strategy 2 – Point-to-Point, Participation Rate Focus, based on the S&P 500® Index
 - Indexed Strategy 3 – Point-to-Point, No Cap, based on the S&P 500® Index
 - Indexed Strategy 4 – Point-to-Average, based on the S&P 500® Index
 - Indexed Strategy 5 – Point-to-Point, Cap Focus, based on the MSCI Emerging Markets Index

Products issued by

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

National Life Group® is a trade name representing various affiliates, which offer a variety of financial service products.
Centralized Mailing Address: One National Life Drive, Montpelier, VT 05604 | 800-906-3310 | www.NationalLife.com

Product Details

Issue Ages:	18 to 85 (age nearest birthday)		
Minimum Face Amount:	\$1,000,000 includes both Base and APB coverage		
Pension Minimum Face Amount:	\$1,000,000 underwritten only		
Death Benefit Options:	Both Option A and B available		
Policy Protection Period:	10 years		
Minimum Premium:	\$25.00		
Maximum Premium:	Both GPT or CVAT Tests allowed		
Rate Classifications:	Premium Class	Available Band	Available Ages
	Elite Preferred Non-tobacco/Smoker	1, 2	18 - 75
	Preferred Non-tobacco/Smoker	1, 2	18 - 85
	Select Non-tobacco/Smoker	1, 2	18 - 85
	Verified Standard Non-tobacco/Smoker	1, 2	18 - 85
	Preferred Tobacco/Smoker	1, 2	18 - 85
	Verified Standard Tobacco/Smoker	1, 2	18 - 85
Substandard:	Table ratings and flat extras available with Standard rate classes.		
Banding:	Band 1: \$1,000,000 – 4,999,999 Band 2: \$5,000,000 and up		
Min. Interest Rate:	1.0% Fixed Strategy		
1035 Exchanges with Loans:	Allowed – up to 50% of gross transferred amount		
Surrender Schedule:	10 years		
Policy Loans:	Available after the first policy year, Participating Variable, Participating Fixed and Standard Loans – 1035 money available in year 1		
Withdrawals:	Available after the first policy year, \$500 min.		
Expense Charges:	Monthly Policy fee: \$6 Premium Load: 8% in year 1; 6% in years 2+; Guarantees 8% in all years	Refer to charges section of product guide.	
Riders:	Accelerated Benefits Riders - terminal, chronic, critical illness, critical injury Additional Protection Benefit Rider Lifetime Income Benefit Rider Balance Sheet Benefit Rider Benefit Distribution Option Rider Overloan Protection Rider Systematic Allocation Rider Qualified Plan Exchange Privilege Rider Waiver of Monthly Deductions Rider Waiver of Specified Premium Rider		

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Certain features of this contract may be indexed to an MSCI Index. This contract is not sponsored, endorsed, sold or promoted by MSCI, Inc. and MSCI bears no liability with respect to any such contracts. A more detailed description of the limited relationship MSCI has with Life Insurance Company of the Southwest accompanies the contract. The MSCI Emerging Markets Index is a free float-adjusted market capitalization index that is designed to measure equity market performance of emerging markets. The MSCI Emerging Markets Index consists of the following 21 emerging market country indices: Brazil, Chile, China, Colombia, Czech Republic, Egypt, Hungary, India, Indonesia, Korea, Malaysia, Mexico, Morocco, Peru, Philippines, Poland, Russia, South Africa, Taiwan, Thailand, and Turkey.

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Riders are optional may be available at an additional cost and may not be available in all states.

1 Provided by loans and withdrawals, or use of the Lifetime Income Benefit Rider. The ability of a life insurance contract to accumulate sufficient cash value to help pay expenses or meet accumulation goals will be dependent upon the amount of extra premium paid into the policy, and the performance of the policy, and is not guaranteed. Policy loans and withdrawals reduce the policy's cash value and death benefit and may result in a taxable event. If remaining policy values and scheduled premiums are insufficient, additional out-of-pocket payments may be needed to keep the policy in force. Surrender charges may reduce the policy's cash value in early years.

2 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 60 and 85 and that the policy has been in force for at least 10 years. Insufficient policy values, outstanding policy loans and other considerations may also restrict exercising the rider. Receipt of income benefits will reduce the policy's death benefit and cash surrender value and may terminate other riders or reduce their benefits. There is a charge for the rider during the income payment period. Guarantees are dependent on the claims paying ability of the issuing company.

3 Substantial limitations apply to exercising the Overloan Protection Rider, including the policy be in force for at least 15 years and the insured having attained the age of 75. Exercising the rider results in a paid-up policy. There is no cost for this optional rider, however there is a fee charged when the rider is exercised.

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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