



National Life
Group®

A CLOSER LOOK

PeakLife

Meet Peggy

“I took a lot of risks to get where I am today, so having some financial protection for my family is important to me. I also have saved money outside my 401(k) and don't want that money at risk. Retirement is edging closer, so I still need my money to grow but can't stomach a big market downturn. I want to go forward, not backwards, and eventually leave behind something meaningful for my family.”

Background:

- Age: 45
- Married with 2 Teenage Children
- Occupation: VP of Customer Service
- Situation: High earner and frugal saver who needs protection, plus the potential to accumulate money without market risk.

Goals:

- Protect family financially from the unexpected.
- Grow assets for the future, such as retirement.
- These assets should be secure from market loss.
- Have cash available for emergencies.

Peggy's Needs:

Peggy's market shyness has left a sizeable sum just sitting on the sidelines and not helping her long-term growth strategy. With retirement on her mind, she needs to put that idle money to work more effectively. Peggy needs a financial solution that can ramp-up her cash value accumulation potential, but with a safety net. She also wants her money within easy reach in case of emergencies. At the same time, her family comes first, so above all she needs something that protects them financially if she no longer can.

**One Insurance Policy Does
All of These:**

PeakLife Indexed Universal Life

Products issued by

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

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.

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

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

Cat No 104678(1019)



Peggy's Solution:

PeakLife Indexed Universal Life Insurance

Peggy consults her financial professional and purchases a PeakLife policy with a \$2 million death benefit to cover her family. With retirement a key goal too, she can use her policy to build cash value over time. Her agent helps her structure her policy to put as much as she can into it, within life insurance guidelines. “Max funding” also gives her greater potential to take advantage of compound interest.

She also has total control of how to diversify her growth strategies. She has access to five different index strategies that credit interest based in part on the change in a market index. There is also a fixed interest strategy. She can mix and match and change them up to suit her needs.

From here on, Peggy’s permanent life insurance coverage will meet these and other needs with features such as:

- Flexible coverage and premiums, which let her make adjustments, up or down, if her situation changes.¹
- The index strategies will not lose money due to a decline in the index because of the 0% Floor guarantees on all five indexed strategies, plus a 1% Floor option for even more protection.²
- A Lifetime Income Benefit Rider, which provides the potential to guarantee a tax-free retirement income stream for the rest of her life.³
- Plus many optional riders that may offer financial protection and peace of mind in light of the unexpected.

PeakLife Indexed Universal Life Insurance, protecting what matters most.

¹ It is possible that coverage will expire when either no premiums are paid following the initial premium, or subsequent premiums are insufficient to continue coverage.

² The 0% or 1% “floor” provided by an indexed universal life policy ensures that during crediting periods where the index is negative, that no less than 0% or 1% interest is credited to the index strategy. However, monthly deductions continue to be taken from the account value, including a monthly policy fee, monthly expense charge, cost of insurance charge, and applicable rider charges, regardless of interest crediting.

³ 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, outstanding policy loans and other considerations may also restrict exercising the rider. Receipt of income benefits will reduce the policy’s cash value and death benefit and may terminate other riders or reduce their benefits. There is a monthly charge from the Index segment value during the income payment period. The Lifetime Income Benefit Rider is optional and available at policy issue. Benefit payments are funded via tax-free policy loans, which will reduce the policy’s cash value and death benefit.

PeakLife NL, Indexed Universal Life Insurance, form series 20607/ICC19-20607(0119), and the Lifetime Income Benefit Rider, form series 20152/20235/20412 are underwritten by National Life Insurance Company, Montpelier, Vermont.

PeakLife Indexed Universal Life Insurance, form series ICC19/20608(0119), and the Lifetime Income Benefit Rider, form series 20266(0614) are underwritten by Life Insurance Company of the Southwest, Addison, TX.