

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

PeakLife offers tax-free death benefit, helping with wealth transfer planning; living benefits in the event of a qualifying terminal, chronic, critical illness or critical injury; and potential for guaranteed income for life through an optional rider.

Product Focus:

- Upside potential of interest crediting based in part on the change in a market index
- Downside protection from the indexed crediting strategy floor when the index declines
- Flexibility to meet demands of life
- Potential for cash value accumulation
- Estate preservation or equalization
- Six crediting strategies including five indexed crediting strategies to diversify cash values

Highlights:

- **Lifetime Income Benefit Rider¹** – With the Lifetime Income Benefit Rider, your clients have the potential to receive a stream of income for life – guaranteed!
- **Benefit Distribution Option Rider** – Allows death benefit to be spread over a duration of 10-30 years
- **Overloan Protection Rider²** – Offers protection against policy lapse
- **Systematic Allocation Rider** – Available for large annual premiums to balance interest rate fluctuations

- **Enhancers** – Choose from three bonus options that may increase accumulated value:
 - Enhancer
 - Enhancer Plus
 - Enhancer Max
 - There is a charge for Enhancer Plus and Enhancer Max that is applied annually regardless of whether interest is credited. The Enhancer is available at no additional cost.*
- **Interest Bonus³** – Instead of a policy with Enhancers, a policy with an Interest Bonus may be selected. The Interest Bonus begins in policy year two and is guaranteed to be at least 0.55%.
 - The choice of bonus structure, Enhancers or Interest Bonus, must be made when applying for the policy. The bonus structure may not be changed after the policy is issued.
- **Loan Options:**
 - Participating Variable
 - Participating Fixed
 - Standard

*The Enhancer Bonus options are not available in New York. Rather, New York policy owners receive a guaranteed Interest Bonus.

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- **Accelerated Benefits Riders** – At no-additional cost
- **Interest Crediting Strategies:**
 - Fixed Interest Crediting Rate
 - Point-to-Point, Cap Focus, based on the S&P 500[®] Index
 - Point-to-Point, Participation Rate Focus, based on the S&P 500[®] Index
 - Point-to-Point, Cap Focus, based on the S&P 500[®] Index 1% Floor Option
 - Hang Seng Index Cap Focus Strategy
 - Point-to-Point, No Cap, based on the Credit Suisse Balanced Trend Index (not available in NY)

Product Details

Issue Ages	18 to 85 (age nearest birthday)	
Minimum Face Amount	\$1,000,000 includes both Base and APB coverage	
Death Benefit Options	Both Level and Increasing are available	
Policy Protection Period	10 years	
Definition of Life Insurance Tests	Both GPT or CVAT Tests allowed	
EZ Underwriting	<ul style="list-style-type: none"> • EZ underwriting is available for policies ≤ \$2,000,000 for issue ages 18-50 and for policies exactly at \$1,000,000 for issue ages 51-60. • No EZ underwriting will be offered to other issue ages. 	
Rate Classifications	Premium Class	Available Ages
Please see full product guide for more details.	Elite Preferred Non-tobacco	18 - 75
	Preferred Non-tobacco	18 - 85
	Select Non-tobacco	18 - 85
	Standard Non-tobacco	18 - 85
	Preferred Tobacco	18 - 85
	Standard Tobacco	18 - 85
Substandard	Table ratings and flat extras available with Standard rate classes. Table ratings are not available on all face amounts. For face amounts \$1,000,000 - \$2,000,000, the insured would be put into an express class.	
Banding	<ul style="list-style-type: none"> • 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	Participating Variable, Participating Fixed and Standard Loans available after the first policy year.	
Withdrawals	Available after the first policy year, \$500 min.	
Expense Charges	<ul style="list-style-type: none"> • Monthly Policy fee: \$6 • Premium Load: 8% in year 1; 6% in years 2+; <i>Refer to charges section of product guide.</i>	
Riders	<ul style="list-style-type: none"> • Accelerated Benefits Riders - terminal, chronic, critical illness, critical injury • Additional Protection Benefit Rider • Balance Sheet Benefit Rider • Benefit Distribution Option Rider • Lifetime Income Benefit Rider 	<ul style="list-style-type: none"> • Overloan Protection Rider • Qualified Plan Exchange Privilege Rider • Systematic Allocation Rider • Waiver of Monthly Deductions Rider • Waiver of Specified Premium Rider

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

1 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.

2 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.

3 The interest bonus is referred to as the Annual Accumulated Value Enhancement (AAVE) rider in the contract.

Additional information about our indexes can be found [here](#).

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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