

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

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

Product Focus

- Upside potential of interest crediting based in part on the change in a market index.
- Downside protection from the index 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 index 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 spread over 10–30 years.
- **Overloan Protection Rider²** — Offers protection against policy lapse.
- **Systematic Allocation Rider** — Available for significant annual premiums to balance interest rate fluctuations.
- **Enhancers** — Choose from three bonus options that may enhance 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 Bonus:

- The Interest Bonus is credited beginning on the second policy anniversary.
- The Interest Bonus may vary by strategy and loan type if there's an outstanding loan amount.
- There is no additional charge for the Interest Bonus.

• Loan Options:

- Participating Declared (not available in NY)
- Participating Variable
- Participating Fixed
- Standard

• Accelerated Benefits Riders³ — 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.
- Point-to-Point, No Cap, based on the Balanced Trend Index (not available in NY).
- Point-to-Point, No Cap, based on the US Pacesetter Index (not available in NY).

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

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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 (Level) and Option B (Increasing) are available														
Policy Protection Period:	10 years														
Minimum Premium:	\$25														
Maximum Premium:	Both GPT and CVAT Tests allowed														
Rate Classifications:	<table> <tr> <th>Premium Class</th><th>Available Band</th></tr> <tr> <td>Elite Preferred Non-tobacco</td><td>18 – 75</td></tr> <tr> <td>Preferred Non-tobacco</td><td>18 – 85</td></tr> <tr> <td>Select Non-tobacco</td><td>18 – 85</td></tr> <tr> <td>Standard Non-tobacco</td><td>18 – 85</td></tr> <tr> <td>Preferred Tobacco</td><td>18 – 85</td></tr> <tr> <td>Standard Tobacco</td><td>18 – 85</td></tr> </table>	Premium Class	Available Band	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
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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:	Band 1: \$1,000,000 – 4,999,999 Band 2: \$5,000,000 and up														
Minimum 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 Declared, 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% years 1–10; 6% in year 11+ Premium Load is guaranteed 8% in all years, except in NY <i>Refer to charges section of product guide.</i>														
Riders:	<p>Accelerated Benefits Riders</p> <ul style="list-style-type: none"> – terminal, chronic, critical illness, critical injury, Alzheimer's disease/Lewy Body Dementia <p>Additional Protection Benefit Rider Balance Sheet Benefit Rider Benefit Distribution Option Rider Lifetime Income Benefit Rider Overloan Protection Rider Qualified Plan Exchange Privilege Rider Systematic Allocation Rider Waiver of Monthly Deductions Rider Waiver of Specified Premium Rider</p> <p>Riders are optional and may have an extra cost. Not all riders are available in all states. Log on to the Agent portal and check https://www.nationallife.com/agent/products/life-insurance/riders for state availability.</p>														
Features Not Available in New York:	Balanced Trend Index Strategy Enhancer Bonuses Participating Declared Loan US Pacesetter Index Strategy														

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 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.

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