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# Life Product Guide

QUICK REFERENCE CHART

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## FlexLife / FlexLife NL

<b>Product Focus</b>	For clients seeking opportunities for interest growth based in part on the S&P 500®, Credit Suisse, and US Pacesetter. Designed for competitive income distribution opportunities.	
<b>Marketing Strategies</b>	<p>Income for life option with the Lifetime Income Benefit Rider</p> <p><b>Charitable Matching Gift Death Benefit rider</b> will pay an additional amount to charities listed as policy beneficiaries at the time of death of the insured. Amounts paid to the charities are in addition to the policy death benefit.</p> <p>Benefit Distribution Option allows death benefit to be spread over a duration of 10–30 years.</p>	
<b>Issue Ages</b>	0–85 (age nearest birthday)	
<b>EZ Underwriting</b>	<p>18–50 up to \$3M</p> <p>51–60 up to \$1M</p> <p>61–65 up to \$250,000</p>	
<b>Minimum Base Face Amount</b>	\$50,000	
<b>Optional Additional Protection Benefit (APB) Rider</b>	<p>If Elected:</p> <ul style="list-style-type: none"> <li>– Minimum APB Face Amount: \$25,000</li> <li>– Maximum APB Face Amount: Will be equal to three times the base policy face amount.</li> </ul>	
<b>Minimum Guaranteed Interest Rate</b>	Cash value interest growth guaranteed to be at least 2% over life of the contract.	
<b>Interest Rate Credit Method</b>	Multiple interest credit strategies with choice of fixed interest strategy.	
<b>Surrender Schedule</b>	10 year	
<b>Riders</b>	<ul style="list-style-type: none"> <li>– Accelerated Benefits Riders</li> <li>– Additional Protection Benefit Rider</li> <li>– Balance Sheet Benefit Rider</li> <li>– Benefit Distribution Option Rider</li> <li>– Charitable Matching Gift Death Benefit Rider</li> <li>– Children's Term Rider</li> <li>– Death Benefit Protection Rider</li> <li>– Fertility Journey Rider</li> <li>– Guaranteed Insurability Option Rider</li> <li>– Lifetime Income Benefit Rider</li> <li>– Other Insured Rider</li> <li>– Overloan Protection Rider</li> <li>– Qualified Plan Exchange Privilege Rider</li> <li>– Systematic Allocation Rider</li> <li>– Waiver of Monthly Deductions Rider</li> <li>– Waiver of Specified Premium Rider</li> </ul>	

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Learn More in the IUL eKit

## PeakLife NL

<b>Product Focus</b>	Exclusive for emerging and affluent markets with \$1M+ face amounts. Competitive funding limits and performance at older ages. Strong short-term and long-term cash value and income solves.	
<b>Marketing Strategies</b>	For clients who need an estate planning product solution or a business looking to fund a buy sell or company fringe benefits. Ideal product for Premium Financing arrangements.	
<b>Issue Ages</b>	18–85 (age nearest birthday)	
<b>EZ Underwriting</b>	18–50 up to \$3M 51–60 up to \$1M	
<b>Minimum Base Face Amount</b>	\$1,000,000	
<b>Optional Additional Protection Benefit (APB) Rider</b>	If Elected: – Minimum APB Face Amount: \$25,000 – Maximum APB Amount: Will be equal to three times the base policy face amount.	
<b>Minimum Guaranteed Interest Rate</b>	1%	
<b>Interest Rate Credit Method</b>	Multiple interest crediting strategies with choice of fixed interest strategy.	
<b>Surrender Schedule</b>	10 year	
<b>Riders</b>	<ul style="list-style-type: none"> <li>– Accelerated Benefits Riders</li> <li>– Additional Protection Benefit Rider</li> <li>– Balance Sheet Benefit Rider</li> <li>– Benefit Distribution Option Rider</li> <li>– Lifetime Income Benefit Rider</li> <li>– Overloan Protection Rider</li> <li>– Systematic Allocation Rider</li> <li>– Qualified Plan Exchange Privilege Rider</li> <li>– Waiver of Monthly Deductions Rider</li> <li>– Waiver of Specified Premium Rider</li> </ul>	

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## SummitLife LSW

<b>Product Focus</b>	Exclusive for emerging and affluent markets with \$1M+ face amounts. Competitive funding limits and performance at older ages. Strong short-term and long-term cash value and income solves.	
<b>Marketing Strategies</b>	For clients who need an estate planning product solution or a business looking to fund a <a href="#">buy sell</a> or company fringe benefits. Ideal product for Premium Financing arrangements.	
<b>Issue Ages</b>	0–85 (age nearest birthday)	
<b>EZ Underwriting</b>	18–50 up to \$3M 51–60 up to \$1M	
<b>Minimum Base Face Amount</b>	\$1,000,000	
<b>Optional Additional Protection Benefit (APB) Rider</b>	If Elected: – Minimum APB Face Amount: \$25,000 – Maximum APB Amount: Will be equal to three times the base policy face amount.	
<b>Minimum Guaranteed Interest Rate</b>	1%	
<b>Interest Rate Credit Method</b>	Multiple interest crediting strategies with choice of fixed interest strategy.	
<b>Surrender Schedule</b>	10 year	
<b>Riders</b>	<ul style="list-style-type: none"> <li>– Accelerated Benefits Riders</li> <li>– Additional Protection Benefit Rider</li> <li>– Balance Sheet Benefit Rider</li> <li>– Benefit Distribution Option Rider</li> <li>– Death Benefit Protection Rider</li> <li>– Lifetime Income Benefit Rider</li> <li>– Overloan Protection Rider</li> <li>– Systematic Allocation Rider</li> <li>– Qualified Plan Exchange Privilege Rider</li> <li>– Waiver of Monthly Deductions Rider</li> <li>– Waiver of Specified Premium Rider</li> </ul>	

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## SurvivorLife / SurvivorLife NL

<b>Product Focus</b>	Flexible, tax-free death benefit protection for two insureds, such as spouses, family members or business partners. Designed for competitive income distribution opportunities to help with estate and wealth transfer planning.	
<b>Marketing Strategies</b>	Ideal for clients looking for products with estate preservation planning, wealth transfer planning, charitable giving and special needs planning solutions.	
<b>Issue Ages</b>	0–85 (age nearest birthday)	
<b>Minimum Face Amount</b>	\$250,000	
<b>Optional Additional Protection Benefit (APB) Rider</b>	If Elected: <ul style="list-style-type: none"> <li>– Minimum APB Face Amount: \$25,000</li> <li>– Maximum APB Amount: Will be equal to three times the base policy face amount.</li> </ul>	
<b>Minimum Guaranteed Interest Rate</b>	1% Fixed Strategy	
<b>Interest Rate Credit Method</b>	Multiple interest credit strategies with choice of fixed interest strategy.	
<b>Surrender Schedule</b>	10 year	
<b>Riders</b>	<ul style="list-style-type: none"> <li>– Additional Protection Benefit Rider</li> <li>– Balance Sheet Benefit Rider</li> <li>– Death Benefit Protection Rider</li> <li>– Estate Preservation Rider</li> <li>– Lifetime Income Benefit Rider</li> <li>– Overloan Protection Rider</li> <li>– Policy Split Option</li> <li>– Premium Deposit Account</li> <li>– Survivor Protection Rider</li> <li>– Systemic Allocation Rider</li> </ul>	

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## TotalSecure / TotalSecure NL

<b>Product Focus</b>	A flexible premium product that allows extra premium to pay-up portions of the policy. Low required premium, strong death benefit, high cash value guarantees.	
<b>Marketing Strategies</b>	Perfect for pension cases. Strong guarantees allow policy to be treated as a fixed asset in an individual's overall portfolio. Small business owners can use death benefit to help estate transfer and the cash value as an additional source of income through policy loans and withdrawals.	
<b>Issue Ages</b>	0–85 (age nearest birthday)	
<b>EZ Underwriting</b>	18–50 up to \$3M 51–60 up to \$1M 61–65 up to \$250,000	
<b>Minimum Face</b>	\$50,000	
<b>Additional Product Benefit (APB-MaxRatio)</b>	N/A	
<b>Minimum Guaranteed Interest Rate</b>	Whole Life insurance doesn't credit interest directly to account values. For all life insurance, cash values must be greater than statutory minimum cash values determined by formulas and parameters explained in Standard Non-forfeiture Law. Part of the formula for determining minimum values is interest and mortality basis. The current basis of mortality and nonforfeiture is the 2017 CSO at 3.25%.	
<b>Interest Rate Credit Method</b>	It is expected that there will be a dividend surplus, but it is not guaranteed. All divisible surplus must be paid to policy holders in the form of policy dividends, though dividends are not guaranteed to be paid.	
<b>Surrender Schedule</b>	N/A	
<b>Riders</b>	<ul style="list-style-type: none"> <li>– Accelerated Benefits Riders</li> <li>– Additional Paid-Up Life Insurance Rider</li> <li>– Beneficiary Insurance Option (NL only)</li> <li>– Children's Term Rider</li> <li>– Exchange to New Insured</li> <li>– FlexTerm Dividend Option</li> <li>– Guaranteed Insurability Rider</li> <li>– Qualified Plan Exchange Privilege</li> <li>– Term Riders</li> <li>– Waiver of Premiums Rider</li> </ul>	

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[Learn More in the TotalSecure eKit](#)

## BasicSecure / BasicSecure NL

<b>Product Focus</b>	Permanent life insurance with lower cost death benefit protection, designed for secure and flexible coverage.	
<b>Marketing Strategies</b>	Permanent death protection at the lowest cost of our permanent life products with fixed interest crediting and flexible riders.	
<b>Issue Ages</b>	0–85 (age nearest birthday)	
<b>EZ Underwriting</b>	18–50 up to \$3M 51–60 up to \$1M 61–65 up to \$250,000	
<b>Minimum Base Face Amount</b>	\$50,000 (\$25,000 for pension cases)	
<b>Guaranteed Accumulated Value Enhancement</b>	0.35% in policy year six	
<b>Death Benefit Protection Rider</b>	Death benefit guaranteed for up to 20 years	
<b>Minimum Guaranteed Interest Rate</b>	1%	
<b>Surrender Schedule</b>	10 year	
<b>Riders</b>	<ul style="list-style-type: none"> <li>– Accelerated Benefits Riders</li> <li>– Additional Protection Benefit Rider</li> <li>– Charitable Matching Gift Rider</li> <li>– Children's Term Rider</li> <li>– Death Benefit Protection Rider</li> <li>– Guaranteed Insurability Rider</li> <li>– Overloan Protection Rider</li> <li>– Premium Deposit Account</li> <li>– Qualified Plan Exchange Privilege</li> <li>– Waiver of Monthly Deduction</li> <li>– Waiver of Specified Premium</li> </ul>	

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[Learn More in the BasicSecure eKit](#)

## Term LSW / Term NL

<b>Product Focus</b>	<p>Guaranteed Series provides the longest guaranteed premium period through four level term life insurance contracts – G10, G15, G20, G30.</p> <p>Each contract is competitively priced with current premiums guaranteed to remain level for 10, 15, 20 or 30 years, respectively.</p> <p>National Life's Annual Renewable Term (ART) is available on both NL and LSW paper, and is a competitively priced, annually renewable term life insurance policy with current and guaranteed premiums, both of which increase annually.</p> <p>Term offers the lowest initial cost of all our products and a level amount of life insurance coverage during the term period with no cash value accumulation.</p>
<b>Marketing Strategies</b>	<p>ABR Terminal, Chronic, Critical Illness, Critical Injury, Alzheimer's Disease and Lewy Body Dementia, Children's Term Competitive premiums.</p> <p>Conversion Privileges.</p> <p>Waiver of Premium Rider waives premium on converted policy.</p>
<b>Issue Ages</b>	18, maximum issue age varies with term product (age nearest birthday)
<b>EZ Underwriting</b>	<p>18–50 up to \$3M</p> <p>51–60 up to \$1M</p> <p>61–65 up to \$250,000</p>
<b>Minimum Face</b>	\$100,000

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State specials and other limits may apply.

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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 (15 years for LSW SecurePlus Provider.) Insufficient policy values or outstanding policy loans may also restrict exercising the 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. Surrender charges may reduce the policy’s cash value in early years.

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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