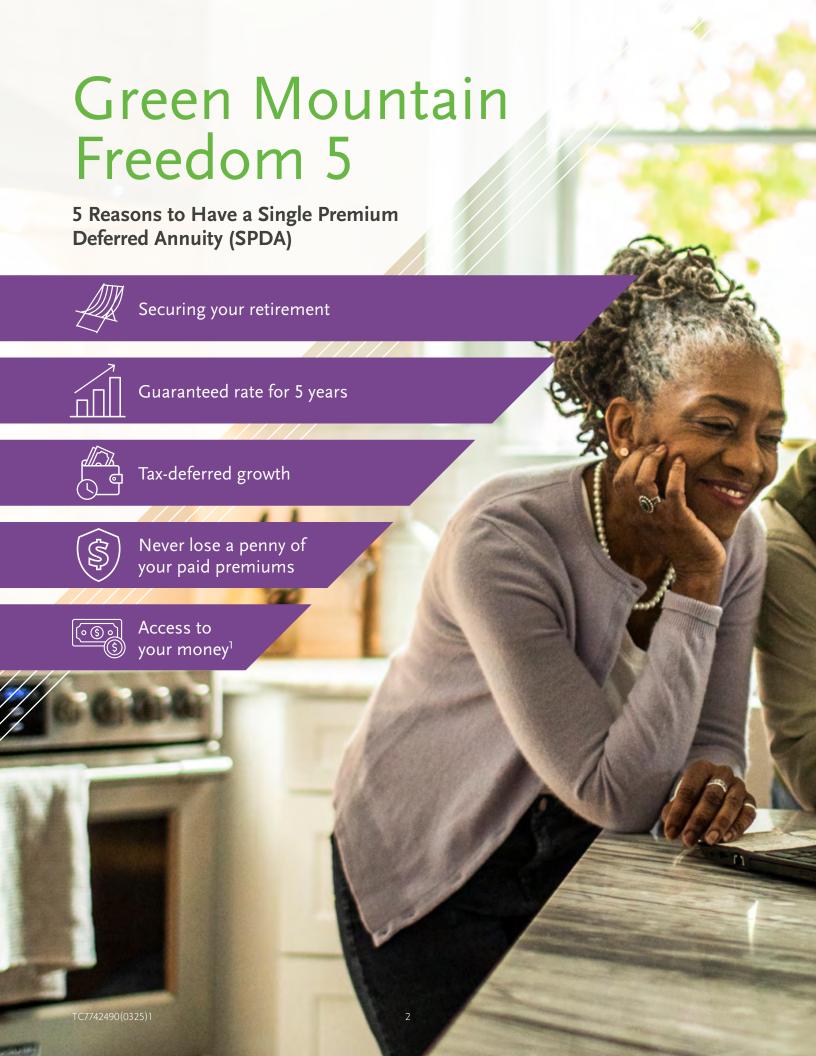
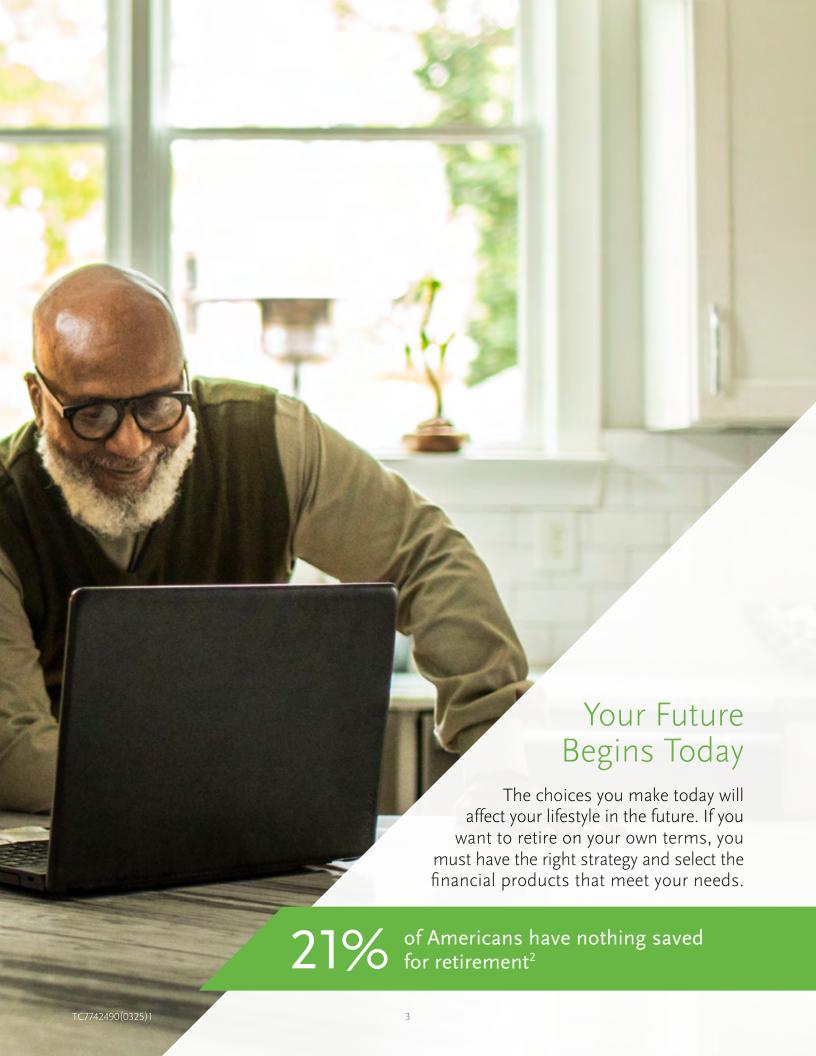


No bank or credit union guarantee | Not a deposit | Not FDIC/NCUA insured | May lose value | Not insured by any federal or state government agency

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

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Protected and Guaranteed From Market Loss

In times of high inflation and volatility, how do you grow your investments without risking they lose value? Green Mountain Freedom 5, a single premium, tax-deferred annuity, offers a sure and safe solution. With a guaranteed interest rate for the first five Policy Years,³ you earn with certainty, while your premium paid and earned interest are protected from market loss.



Access to Value

During your lifetime, you may receive money from your annuity in several ways.

You may:

- · Make a full withdrawal.
- Make a partial withdrawal.
- Convert your annuity to periodic income.

Your benefits will be based on either:

- The Accumulation Value of your annuity, which equals your premium, plus credited interest, minus any partial withdrawals taken and Withdrawal Charges assessed.
- The Cash Value of your annuity, which equals the Accumulation Value less applicable Withdrawal Charges.

How do I get income (payouts) from my annuity?6

You can ask NLIC to convert your annuity to a periodic income (a series of payments) at any time after the first Policy Year. We will calculate the income using the Accumulation Value.

You may choose how long income payments are to be made. Your current choices are:

- **Designated period of time:** Guarantees income for the designated period, available for periods of five to 25 years.
- Life: Guarantees income for as long as you live.
- Life income with a period certain: Guarantees income for as long as you live or for a chosen period certain, whichever is longer. If you die within the period certain, the income continues to your beneficiary for the remainder of the period certain. Periods certain are 10 years or 20 years.
- **Joint and survivor life:** Guarantees income for as long as you or your designated joint annuitant live.

What happens if I take out some or all of the money from my annuity?

When you take money from your annuity in the first five years, you may incur a Withdrawal Charge. The amount of the charge depends on how long you've had the annuity and how much you withdraw.

- Withdrawals in the first Policy Year are subject to a Withdrawal Charge.
- After the first Policy Year, you may withdraw in any one year up to 10% of the Accumulation Value without incurring a Withdrawal Charge.⁷

Withdrawal Charges

Policy Year	1	2	3	4	5	6+
Charge	7%	7%	7%	6%	5%	0

Withdrawal Charges do not apply to any death benefit paid.



Fees, Expenses, and Other Charges

Green Mountain Freedom 5 has no fees or expenses charged against your Accumulation Value except for the Withdrawal Charges previously described.

Taxes

The information in this document is based on our understanding of current tax law. You should consult your own tax advisor for tax advice.

How will payout and withdrawals from my annuity be taxed?

All amounts in your annuity accumulate with federal income tax deferral until withdrawn or received as income. When you receive income or make a withdrawal, you pay ordinary income taxes on the taxable value. If you make a withdrawal before age 59 ½, you will be subject to a 10% federal income tax penalty unless you qualify under one of the exceptions provided by law.

Some states charge a premium tax on annuities. A few states levy the tax when you pay a premium. Others charge it upon withdrawal or selection of a payment option. If we must pay this tax, we will deduct it from your policy benefits.

Other Information

Issue Age	0 to 85		
Minimum Premium:	\$100,000		
Maximum Premium:	Ages 0–70	\$2,000,000	
	Ages 71–75	\$1,500,000	
	Ages 76–80	\$1,000,000	
	Ages 81–85	\$500,000	

Higher amounts available with home office approval.



TC7742490(0325)1





National Life Insurance Company Strength

When it comes to your clients achieving their retirement, financial strength matters. And our history of making good on our promises for over 175 years means peace of mind for every policy.

Financial Strength Ratings⁹

A+ (Superior)

BY A.M. BEST Second highest of 16 rankings

A+ (Strong)

BY STANDARD & POOR'S Fifth highest of 21 rankings

A1 (Good)

BY MOODY'S Fifth highest of 21 rankings

1 Withdrawals in year 1 and above 10% of the accumulated value in years 2–5 are subject to withdrawal charges.

- 2 Investment News, Retirement Savings Black Hole Revealed with 1 in 5 Having Nothing Saved, September 2024.
- 3 Policy Years are yearly periods that start on the issue date and on the same month and day each year thereafter.
- 4 Guarantees are based on the claims paying ability of the issuing Company.
- 5 Buying an annuity within an IRA or other tax-deferred retirement plan doesn't give you any extra tax benefits. If considering an annuity within a retirement plan, base your decision on the annuity's other features and benefits as well as its risks and costs, not on its tax benefits.
- 6 Benefits at annuitization could be reduced if a misstatement of age or sex has occurred.
- 7 Withdrawals prior to age 59 ½ may be subject to a 10% Federal Tax Penalty.
- 8 We believe this to be true in most states. The Iowa Insurance Division informed us that annuity contract values are includable in the probate estate in Iowa, and the attorney can charge a statutory fee against the value of the annuity contract. Consult a legal advisor in your state.
- 9 Financial strength ratings for National Life Insurance Company as of 03/17/2025. Ratings are subject to change.

Green Mountain Freedom 5 annuity, form no. 8887NY (0810). This advertising material is used by multiple states, some with varying form number requirements; therefore, all required variations are provided. Not all policies or riders are available in all states — please check with your agent regarding availability in your state.