



FlexLife/FlexLife NL

National Life form #20607/ICC19-20607(0119) | LSW form #20608/ICC19-20608(0119)

Product Focus	For clients seeking opportunities for interest growth based in part on the S&P 500 or Credit Suisse Index. Designed for competitive income distribution opportunities.		
Marketing Strategies	<p>Income for life option with the Lifetime Income Benefit Rider</p> <p>Charitable Matching Gift Death Benefit rider 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>		
Issue Ages	0-85 (age nearest birthday)		
Minimum Base Face Amount	\$50,000		
If Additional Protection Benefit (APB) Rider is elected: Minimum APB Face Amount	\$25,000		
Maximum APB Face Amount	Will be equal to 3 times the base policy face amount.		
Minimum Guaranteed Interest Rate	Cash value interest growth guaranteed to be at least 2% over life of the contract.		
Interest Rate Credit Method	Multiple interest credit strategies with choice of fixed interest strategy.		
Surrender Schedule	10 year		
Riders	<p>Accelerated Benefits Riders (terminal, chronic, critical illness, critical injury)</p> <p>Additional Protection Benefit Rider</p> <p>Balance Sheet Benefit Rider</p> <p>Benefit Distribution Option Rider</p> <p>Charitable Matching Gift Death Benefit Rider</p>	<p>Children's Term Rider</p> <p>Death Benefit Protection Rider</p> <p>Guaranteed Insurability Option Rider</p> <p>Lifetime Income Benefit Rider</p> <p>Other Insured Rider</p> <p>Overloan Protection Rider</p>	<p>Qualified Plan Exchange Privilege Rider</p> <p>Systematic Allocation Rider</p> <p>Waiver of Monthly Deductions Rider</p> <p>Waiver of Specified Premium Rider</p>

PeakLife NL

National Life form #20607/ICC19-20607(0119)

Product Focus	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.	
Marketing Strategies	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.	
Issue Ages	18-85 (age nearest birthday)	
Minimum Base Face Amount	\$1,000,000	
If Additional Protection Benefit (APB) Rider is elected: Minimum APB Face Amount	\$25,000	
Maximum APB Amount	Will be equal to 3 times the base policy face amount.	
Minimum Guaranteed Interest Rate	1%	
Interest Rate Credit Method	Multiple interest crediting strategies with choice of fixed interest strategy.	
Surrender Schedule	10 year	
Riders	Accelerated Benefits Riders (terminal, chronic, critical illness, critical injury) Additional Protection Benefit Rider Lifetime Income Benefit Rider Balance Sheet Benefit Rider Benefit Distribution Option Rider	Overloan Protection Rider Systematic Allocation Rider Qualified Plan Exchange Privilege Rider Waiver of Monthly Deductions Rider Waiver of Specified Premium Rider

SummitLife LSW

National Life form #20607/ICC19-20607(0119)

Product Focus	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.	
Marketing Strategies	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.	
Issue Ages	0-85 (age nearest birthday)	
Minimum Base Face Amount	\$1,000,000	
If Additional Protection Benefit (APB) Rider is elected: Minimum APB Face Amount	\$25,000	
Maximum APB Amount	Will be equal to 3 times the base policy face amount.	
Minimum Guaranteed Interest Rate	1%	
Interest Rate Credit Method	Multiple interest crediting strategies with choice of fixed interest strategy.	
Surrender Schedule	10 year	
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 Death Benefit Protection Rider 	<ul style="list-style-type: none"> Lifetime Income Benefit Rider Overloan Protection Rider Systematic Allocation Rider Qualified Plan Exchange Privilege Rider Waiver of Monthly Deductions Rider Waiver of Specified Premium Rider

SurvivorLife/SurvivorLife NL

National Life form #20677/ICC20-20677(0220) | LSW form #20678/ICC20-20678(0220)

Product Focus	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.	
Marketing Strategies	Ideal for clients looking for products with estate preservation planning, wealth transfer planning, charitable giving and special needs planning solutions.	
Issue Ages	0-85 (age nearest birthday)	
Minimum Face Amount	\$250,000	
If Additional Protection Benefit (APB) Rider is elected: Minimum APB Face Amount	\$25,000	
Maximum APB Amount	Will be equal to 3 times the base policy face amount.	
Minimum Guaranteed Interest Rate	1% Fixed Strategy	
Interest Rate Credit Method	Multiple interest credit strategies with choice of fixed interest strategy.	
Surrender Schedule	10 year	
Riders	<ul style="list-style-type: none"> Additional Protection Benefit Rider Balance Sheet Benefit Rider Death Benefit Protection Rider Estate Preservation Rider Lifetime Income Benefit Rider 	<ul style="list-style-type: none"> Overloan Protection Rider Policy Split Option Premium Deposit Account Survivor Protection Rider Systemic Allocation Rider

TotalSecure/TotalSecure NL

National Life form # 20536/ICC18-20536(0918) | LSW form #20537/ICC18-20537(0918)

Product Focus	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.	
Marketing Strategies	<p>Perfect for pension cases.</p> <p>Strong guarantees allow policy to be treated as a fixed asset in an individual's overall portfolio.</p> <p>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.</p>	
Issue Ages	0-85 (age nearest birthday)	
Minimum Face	\$50,000	
Additional Product Benefit (APB-MaxRatio)	N/A	
Minimum Guaranteed Interest Rate	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%.	
Interest Rate Credit Method	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.	
Surrender Schedule	N/A	
Riders	<ul style="list-style-type: none"> Accelerated Benefits Riders Guaranteed Insurability Rider Additional Paid-Up Life Insurance Rider Beneficiary Insurance Option (NL only) Children's Term Rider 	<ul style="list-style-type: none"> Exchange to New Insured FlexTerm Dividend Option Qualified Plan Exchange Privilege Term Riders Waiver of Premiums Rider

BasicSecure/BasicSecure NL

National Life form # 20680/ICC20-20680(0120) | LSW form #20684/ICC20-20684(0120)

Product Focus	Permanent life insurance with lower cost death benefit protection, designed for secure and flexible coverage.	
Marketing Strategies	Permanent death protection at the lowest cost of our permanent life products with fixed interest crediting and flexible riders.	
Issue Ages	0-85 (age nearest birthday)	
Minimum Base Face Amount	\$50,000 (\$25,000 for pension cases)	
Guaranteed Accumulated Value Enhancement	0.35% in policy year 6	
Death Benefit Protection Rider	Death benefit guaranteed for up to 20 years	
Minimum Guaranteed Interest Rate	1%	
Surrender Schedule	10 year	
Riders	<ul style="list-style-type: none"> Accelerated Benefits Riders Additional Protection Benefit Rider Charitable Matching Gift Rider Children's Term Rider Death Benefit Protection Rider 	<ul style="list-style-type: none"> Guaranteed Insurability Rider Overloan Protection Rider Premium Deposit Account Qualified Plan Exchange Privilege Waiver of Monthly Deduction Waiver of Specified Premium

Term 2018 LSW/ Term 2018 NL

National Life form # 20521/ICC18-20521(0518) | LSW form #20522/ICC18-20522(0518)

Product Focus	<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>
Marketing Strategies	<p>ABR Terminal, Chronic, Critical Illness, Critical Injury, Children’s Term</p> <p>Competitive premiums.</p> <p>Waiver of Premium Rider waives premium on converted policy.</p>
Issue Ages	<p>18, maximum issue age varies with term product (age nearest birthday)</p>
Minimum Face	<p>\$100,000</p>

State specials and other limits may apply.

“Standard & Poor’s®”, “S&P®”, “S&P 500®”, and “Standard & Poor’s 500™” are trademarks of Standard & Poor’s and have been licensed for use by National Life Insurance Company and Life Insurance Company of the Southwest. This Product is not sponsored, endorsed, sold or promoted by Standard & Poor’s and Standard & Poor’s makes no representations regarding the advisability of investing in the Product. The S&P Composite Index of 500 stocks (S&P 500®) is a group of unmanaged securities widely regarded by investors to be representative of large-company stocks in general. An investment cannot be made directly into an index.

The Credit Suisse Balanced Trend 5% index and “Credit Suisse”, and any trademarks, service marks and logos related thereto are service marks of Credit Suisse Group AG, Credit Suisse International, or one of their affiliates (collectively, “Credit Suisse”). Credit Suisse has no relationship to National Life Insurance Company (“NLIC”), other than the licensing of the Credit Suisse Balanced Trend 5% index and its service marks for use in connection with the FlexLife/PeakLife Indexed Universal Life Insurance Policy and is not a party to any transaction contemplated hereby.

The rules of the Credit Suisse Balanced Trend 5% index may be amended by Credit Suisse International (the “Index Creator”). An amendment to the rules may result from, without limitation, a change to the construction or calculation rules for the Index or from the Index Creator determining that a change to the rules is required or desirable in order to update them or to address an error, omission or ambiguity. No assurance can be given that any such amendment would not affect parties to this document.

The Index is an excess return index, which means that it reflects the return of components net of the cost of funding a hypothetical investment in them. The Index returns are likely to be negatively affected by such costs of funding. The Index has a 0.5% per annum embedded fee deducted on a daily basis. The index fee will place a drag on the performance of the Index, offsetting any appreciation of its portfolio, exacerbating any depreciation of its portfolio and causing the level of the Index to decline steadily if the value of its portfolio remains relatively constant.

The end-of-day value of the Credit Suisse Balanced Trend 5% index is published subject to the provisions in the rules of the Index. Neither the Index Creator nor any of its affiliates is obliged to publish any information regarding the index other than as stipulated in the rules of these indices.

The FlexLife/PeakLife Indexed Universal Life Insurance Policy is not in any way sponsored, endorsed, sold or promoted by Credit Suisse and Credit Suisse does not make any warranty or representation whatsoever, expressly or impliedly, either as to the results to be obtained from the use of the Credit Suisse Balanced Trend 5% index (“the Index”), the figure at which the said Index stands at any particular time on any particular day or otherwise, or the advisability of or results to be obtained by using, investing in, or trading the FlexLife/PeakLife Indexed Universal Life Insurance Policy. The selection of the Index as a crediting option under the FlexLife/PeakLife Indexed Universal Life Insurance Policy does not obligate NLIC or Credit Suisse to invest premium payments in the components of the Index or in other products linked to the Index. Credit Suisse shall not be liable for the results obtained by using, investing in, or trading the FlexLife/PeakLife Indexed Universal Life Insurance Policy. The Index is compiled, maintained and calculated by Credit Suisse. However, Credit Suisse shall not be liable (whether in negligence or otherwise) to any person for any error in the Index and Credit Suisse shall not be under any obligation to advise any person of any error therein.

Credit Suisse has not published or approved this document and accepts no responsibility for its contents or use. Obligations to make payments under the FlexLife/PeakLife Indexed Universal Life Insurance Policy are solely the obligation of NLIC and are not the responsibility of Credit Suisse.

Disclaimer - The Index is the exclusive property of and currently sponsored by the Index Creator. The Credit Suisse Balanced Trend 5% index is not in any way sponsored, endorsed or promoted by Credit Suisse. Credit Suisse has no obligation to take the needs of any person into consideration in composing, determining or calculating the Index (or causing the Index to be calculated). In addition, Credit Suisse makes no warranty or representation whatsoever, express or implied, as to the results to be obtained from the use of the Index and/or the level at which the Index stands at any particular time on any particular day or otherwise, and Credit Suisse shall not be liable, whether in negligence or otherwise, to any person for any errors or omissions in the Index or in the calculation of the Index or under any obligation to advise any person of any errors or omissions therein. Credit Suisse shall not be liable for the results obtained by using, investing in, or trading the Credit Suisse Balanced Trend 5% index.

National Life Group® is a trade name of National Life Insurance Company, Montpelier, VT, Life Insurance Company of the Southwest, 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.

Riders are supplemental benefits that can be added to a life insurance policy and are not suitable unless the client has a need for life insurance. Riders are optional, may require additional premium and may not be available in all states or on all products.

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.

For Agent Use Only - Not For Use With the Public