

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

SummitLife offers competitive funding limits, product performance at older ages, strong short-term and long-term cash value, competitive income solves, 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 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 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 base Enhancer is available at no additional cost.

• Interest Bonus:

- The Interest Bonus is credited beginning on the second policy anniversary.
- The Interest Bonus will never be less than 0.25%.
- The Interest Bonus may vary by strategy.
- There is no additional charge for the Interest Bonus.

• Loan Options:

- Participating Variable
- Participating Fixed
- Standard

• Accelerated Benefits Riders — Are available 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
- Point-to-Point, No Cap, based on the US Pacesetter Index

• EZ Underwriting:

- EZ underwriting is available for policies ≤ \$3,000,000 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

Product Details

Issue Ages	0 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
EZ Underwriting	<ul style="list-style-type: none">• EZ underwriting is available for policies ≤ \$3,000,000 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.
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 minimum
Expense Charges	<ul style="list-style-type: none">• Monthly Policy fee: \$6.00• Premium Load: 6% all years <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, Alzheimer’s disease• Additional Protection Benefit Rider• Balance Sheet Benefit Rider• Benefit Distribution Option Rider• Death Benefit Protection 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

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.

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 65 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.

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.

Centralized Mailing Address: One National Life Drive, Montpelier, VT 05604 | 800-906-3310 | www.NationalLife.com

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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