

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 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
- Participating Fixed
- Participating Variable
- Standard

• Accelerated Benefits Riders³ — 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

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Product Details

Issue Ages:	0 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 B (Increasing) are available	
Policy Protection Period:	10 years	
Minimum Premium:	\$25	
Maximum Premium:	Both GPT or CVAT Tests allowed	
Rate Classifications:	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	0 – 85
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: \$6.00 Premium Load: 6% all years	Refer to charges section of product guide.
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 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.

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 65. 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.

EZ Underwriting Program

Every applicant has the opportunity to have their case issued without having to submit an exam or blood and urine. This applies to ages between 18–50 with face amounts up to \$3,000,000 and to ages between 51–60 with face amounts up to \$1,000,000.

Underwriting will review the case when submitted and if the applicant meets certain parameters, we can issue the case immediately without the need for exams or fluids!

All cases still undergo underwriting but with the use of new underwriting tools, we will often be able to make decisions without invasive underwriting requirements such as exams or drawing blood. Underwriting reserves the right to request any underwriting requirements deemed necessary to assess the risk, this would include paramedical exams, blood and urine, ECGs, and APS reports.

Underwriting Parameters and Requirements

- Age 18–50: up to \$3,000,000
- Ages 51–60: up to \$1,000,000
- Full underwriting for higher face amounts and ages

What does the agent need to know?

NLG will review your client's financial and medical information contained in the application, crossreferencing the information with several risk assessment databases such as:

- Medical Information Bureau (MIB)
- Milliman Intelliscript® Prescription Data, Medical Claims Data, and Criminal History Data
- LabPiQture, providing clinical laboratory results
- Motor Vehicle Report

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