

Which Indexed Universal Life Insurance is the Right Choice for Your Client?



RapidProtect

Lifelong protection in an instant.

I want a quick application and an instant decision on death benefit coverage.



Value-conscious clients.



FlexLife

Flexibility for life.

I want flexibility, high growth potential, and no downside risk.



Financially comfortable clients.





SummitLife

Amplify your wealth.

I need a lot of protection and want high growth potential without downside risk.



High-net-worth clients.

 **All National Life Group indexed life insurance products offer upside potential with downside protection¹** 

Products issued by

National Life Insurance Company® | Life Insurance Company of the Southwest®

National Life Group® is a trade name of National Life Insurance Company (NLIC), Montpelier, VT, Life Insurance Company of the Southwest (LSW), 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 NY.

Differentiating Features

	RapidProtect IUL	FlexLife IUL	SummitLife IUL
Key Promises	Fast and easy application Instant decision Focused on protection and process	Flexible death benefit protection Strong cash value accumulation potential Most optional riders	Wealth amplification Estate preservation Long-term protection
Underwriting	Limited health questions (no medical tests/samples) Instant underwriting for death benefit protection and binding coverage that may be confirmed within 1 meeting ABR coverage determined as a fast follow	Full underwriting EZ underwriting up to \$3M (no medical tests/samples)	Full underwriting EZ underwriting up to \$3M (no medical tests/samples)
Rate Classes	4	9	9
Preferred Rate Classes	No	Yes	Yes
Accelerated Benefits Riders (ABRs) / Living Benefits ²	All ABRs for standard rate classes, depending on underwriting For express rate classes, Terminal Illness only, depending on underwriting and state availability	All ABRs, including Premium Chronic Care Rider, ³ depending on underwriting Fertility Journey Rider Lifetime Income Benefit Rider Value Added Services Rider ⁴	All ABRs, depending on underwriting Lifetime Income Benefit Rider
Index Crediting	S&P 500® index crediting options Fixed account	S&P 500® index crediting options Volatility-controlled index crediting options Fixed account	S&P 500® index crediting options Volatility-controlled index crediting options Fixed account
Enhancer Bonus Options	No	No	Yes
Face Amount	\$50,000–\$500,000	\$50,000+ (no limit)	\$1,000,000+ (no limit)
Best Use Case	Based on death benefit need and budget	Funding at target for adults Max funding for juveniles	Max funding
Issue Ages	0–60	0–85	0–85

For Agent Use Only – Not For Use With The Public

1 An Indexed Universal Life (IUL) insurance policy is usually a fixed universal life (UL) policy, where interest is determined, at least in part, by the performance of a specified market index. Unlike traditional UL policies, the policy owner may receive zero interest for a single crediting period if the index performs poorly. However, with most designs, the premiums are protected and guaranteed to credit a minimum interest rate in the event the policy is surrendered. The owner of an IUL policy may experience better interest crediting than a traditional UL policy during periods when the market performs well. IUL policies do not directly participate in any stock or equity investments. An investment cannot be made directly into an index. The amount of interest credited is limited by a "cap". The 0% or 1% floor provided by an IUL policy ensures that during crediting periods where the index is negative, that no less than 0% or 1% interest is credited to the index strategy. However, monthly deductions continue to be taken from the account value, including a monthly policy fee, monthly expense charge, cost of insurance charge, and applicable rider charges, regardless of interest crediting.

2 Living Benefits are provided by no-additional-premium Accelerated Benefits Riders. These riders are optional and may not be available in all states or on all products. 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. 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. The Lifetime Income Benefit Rider (LIBR) 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. Insufficient policy values or outstanding policy loans may also restrict exercising the rider. Exercising the rider and receiving an income benefit will reduce the policy's cash value and death benefit and may terminate other riders or reduce their benefits.

3 Not available in CA and NY.

4 Using the Value Added Services Rider, form series 20971(0824)/ICC24-20971(0824). Services are performed by a third-party provider, which is independent from National Life Group, and may be available to the policyowner, insureds, and/or beneficiaries. No costs will be paid or reimbursed by National Life Group for these services. In CA, FL, ND, the same services are provided but without adding the rider to the policy. Not available in NY.

The "S&P 500" is a product of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and S&P Opco, LLC and has been licensed for use by National Life Insurance Company ("NLIC"). Standard & Poor's[®] and S&P[®] are registered trademarks of Standard & Poor's Financial Services LLC ("S&P") and Dow Jones[®] is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"). The trademarks have been licensed to SPDJI and have been sublicensed for use for certain purposes by NLIC. The Flexible Premium Adjustable Benefit Life Insurance Policy with Index-Linked Interest Option Policy ("the Policy") is not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, any of their respective affiliates (collectively, "S&P Dow Jones Indices"). Neither S&P Dow Jones Indices nor S&P Opco, LLC make any representation or warranty, express or implied, to the owners of the Policy or any member of the public regarding the advisability of investing in securities generally or in the Policy particularly or the ability of the S&P 500 to track general market performance. S&P Dow Jones Indices and S&P Opco, LLC's only relationship to NLIC with respect to the S&P 500 is the licensing of the Index and certain trademarks, service marks and/or trade names of S&P Dow Jones Indices and/or its licensors. The S&P 500 is determined, composed and calculated by S&P Dow Jones Indices and S&P Opco, LLC without regard to NLIC or the Policy. S&P Dow Jones Indices and S&P Opco, LLC have no obligation to take the needs of NLIC or the owners of Policy into consideration in determining, composing or calculating the S&P 500. Neither S&P Dow Jones Indices nor S&P Opco, LLC are responsible for and have not participated in the determination of the prices, and amount of Policy or the timing of the issuance or sale of the Policy or in the determination or calculation of the equation by which the Policy is to be converted into cash, surrendered or redeemed, as the case may be. S&P Dow Jones Indices and S&P Opco, LLC have no obligation or liability in connection with the administration, marketing or trading of the Policy. There is no assurance that investment products based on the S&P 500 will accurately track index performance or provide positive investment returns. S&P Dow Jones Indices LLC is not an investment advisor. Inclusion of a security within an index is not a recommendation by S&P Dow Jones Indices to buy, sell, or hold such security, nor is it considered to be investment advice.

NEITHER S&P DOW JONES INDICES NOR S&P OPCO, LLC GUARANTEES THE ADEQUACY, ACCURACY, TIMELINESS AND/OR THE COMPLETENESS OF THE S&P 500 OR ANY DATA RELATED THERETO OR ANY COMMUNICATION, INCLUDING BUT NOT LIMITED TO, ORAL OR WRITTEN COMMUNICATION (INCLUDING ELECTRONIC COMMUNICATIONS) WITH RESPECT THERETO. S&P DOW JONES INDICES AND S&P OPCO, LLC SHALL NOT BE SUBJECT TO ANY DAMAGES OR LIABILITY FOR ANY ERRORS, OMISSIONS, OR DELAYS THEREIN. S&P DOW JONES INDICES AND S&P OPCO, LLC MAKES NO EXPRESS OR IMPLIED WARRANTIES, AND EXPRESSLY DISCLAIMS ALL WARRANTIES, OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE OR AS TO RESULTS TO BE OBTAINED BY NLIC, OWNERS OF THE POLICY, OR ANY OTHER PERSON OR ENTITY FROM THE USE OF THE S&P 500 OR WITH RESPECT TO ANY DATA RELATED THERETO. WITHOUT LIMITING ANY OF THE FOREGOING, IN NO EVENT WHATSOEVER SHALL S&P DOW JONES INDICES OR S&P OPCO, LLC BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL, PUNITIVE, OR CONSEQUENTIAL DAMAGES INCLUDING BUT NOT LIMITED TO, LOSS OF PROFITS, TRADING LOSSES, LOST TIME OR GOODWILL, EVEN IF THEY HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, WHETHER IN CONTRACT, TORT, STRICT LIABILITY, OR OTHERWISE. THERE ARE NO THIRD PARTY BENEFICIARIES OF ANY AGREEMENTS OR ARRANGEMENTS BETWEEN S&P DOW JONES INDICES AND NLIC, OTHER THAN THE LICENSORS OF S&P DOW JONES INDICES.

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