

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 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®

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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	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 Compassionate Care Program 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

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 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 The Compassionate Care Program is provided by 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.

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