National Life Group®

FlexLife

TRAINING GUIDE

Product Focus:

Flexible IUL providing lifetime protection, living benefits, and potential for cash surrender value accumulation and strong income distribution with powerful distribution options such as Lifetime Income Benefit Rider (LIBR).

EZ Underwriting Program

Every applicant between ages 18-50 up to $2,000,000, between ages 51-60 up to $1,000,000 and everyone between ages 61-65 up to $250,000 has the opportunity to have their case issued without having to submit an exam or blood and urine. 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, ECG's, and APS reports.

Underwriting Parameters and Requirements

- Age:
  - 18-50 up to $2,000,000
  - 51-60 up to $1,000,000
  - 61-65 up to $250,000
- Application
- MIB
- Rx
- Risk Classifier
- Instant ID

Product Details:

Issue Ages	0 to 85 (age nearest birthday)
Minimum Face Amount	• Initial Coverage: $50,000 • Base or APB Increase: $25,000
Death Benefit Options	Both Level and Increasing are available
Policy Protection Period	10 years
Minimum Premium	$25.00
Min. Interest Rate	2% Fixed Strategy
Surrender Schedule	10 years
Policy Loans	Available after the first policy year, 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 • Premium Load: 6% *Refer to charges section of product guide.*
Riders	• Accelerated Benefits Riders - terminal, chronic, critical illness, critical injury • Additional Protection Benefit Rider • Balance Sheet Benefit Rider • Benefit Distribution Option Rider • Charitable Matching Gift Death Benefit Rider • Children's Term Rider • Death Benefit Protection Rider • Guaranteed Insurability Option Rider

Products issued by

National Life Insurance Company®

National Life Group® is a trade name of National Life Insurance Company, Montpelier, VT and its affiliates.

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Product Details (continued)

Riders	• Lifetime Income Benefit Rider (LIBR) • Other Insured 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.

The use of cash surrender value life insurance to provide a tax-free resource for retirement assumes that there is first a need for the death benefit protection. Policy loans and withdrawals reduce the policy's cash surrender value and death benefit and may result in a taxable event. Withdrawals up to the basis paid into the contract and loans thereafter will not create an immediate taxable event, but substantial tax ramifications could result upon contract lapse or surrender. Surrender charges may reduce the policy's cash surrender value in early years.