National Life Group®

PeakLife

QUICK REFERENCE GUIDE

PeakLife is exclusive for affluent markets with $1M+ face amounts.

PeakLife offers tax-free death benefit, helping with wealth transfer planning; living benefits in the event of a qualifying terminal, chronic, critical illness or critical injury; and potential for guaranteed income for life through the Lifetime Income Benefit Rider.

Product Details

Issue Ages	18 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	• EZ underwriting is available for policies ≤ $2,000,000 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 min.
Expense Charges	• Monthly Policy fee: $6.50 • Premium Load: 8% in year 1; 6% in years 2+; *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 • Lifetime Income Benefit Rider • Overloan Protection Rider • Qualified Plan Exchange Privilege Rider • Systematic Allocation Rider • Waiver of Monthly Deductions Rider • Waiver of Specified Premium Ride

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 60 and 85 and that the policy has been inforce 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 inforce 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.

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