

TotalSecure

QUICK REFERENCE GUIDE

TotalSecure combines the benefits of traditional whole life, with guaranteed level premiums, guaranteed cash values, and flexible new features and rider choices that let your individual, family and business clients tailor their coverage to help meet their specific needs, goals and objectives.

Product Details

Issue Ages:	0 to 85 (age nearest birthday)
Minimum Face Amount	\$50,000
Policy Fee	\$50
Payment Mode/Factors	Annual – 1.000 Semi-Annual – 0.510 Quarterly – 0.260 Monthly-EFT – 0.088
Basis of Mortality and Nonforfeiture	2017 CSO at 3.25%
Loan Rate	Variable Loan Rate with Dividend Direct Recognition
Dividend Options⁴	Cash: dividends may be taken in cash Applied: dividends reduce premium payment Additions: dividends purchase additional paid-up life insurance Internal Paid-Up Insurance: dividends applied to convert ordinary insurance to paid-up insurance Held: dividends held at the company at an interest rate guaranteed not to be less than 1% FlexTerm: Dividends, net rider premiums and any excess premium purchase a blend of one-year term insurance and additional paid-up life insurance. This option is available through the FlexTerm Dividend Option Rider for an additional cost.
Riders Available	• Accelerated Benefits Riders • Guaranteed Insurability Rider • Additional Paid-Up Life Insurance Rider • Beneficiary Insurance Option (NL only) • Children's Term Rider • Exchange to New Insured • FlexTerm Dividend Option • Qualified Plan Exchange Privilege • Term Riders • Waiver of Premium

Guaranteed cash value assumes the policy is designed using only guaranteed values. Actual results may be more or less favorable for policies designed using non-guaranteed dividends. Dividends are not guaranteed. Riders are optional, may be available at additional cost, may be subject to underwriting, exclusions and/or limitations and may not be available in all states.

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

Centralized Mailing Address: One National Life Drive, Montpelier, VT 05604 | 800-906-3310 | www.NationalLife.com

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