National Life Group®

LifeCycle Solution SIUL

Quick Spec

LifeCycle Solution is not your typical Survivorship product.

Although LifeCycle Solution is a Survivorship life product, its positioning extends far beyond traditional estate planning. This product has been designed to meet the needs of individuals throughout their entire lifecycle.

Highlights:

- **Cash Value Accumulation Design –** Upside Potential and Downside Protection, LifeCycle Solution offers the opportunity for cash value accumulation through upside interest crediting potential and downside protection with a 0% floor.
- **First to Die Rider –** This is not your traditional SIUL; With LifeCycle Solution's Survivor Protection Rider, your clients have the option of having a death benefit paid at the first death with a variety of benefit payment options.
- **Income for Life** – With the Lifetime Income Benefit Rider[1], your clients have the potential to receive a stream of income for life – guaranteed![2]
- **Death Benefit Protection Rider** – Guaranteed death benefit protection for a limited period – up to 30 years
- **Overloan Protection Rider[3]** – Offers protection against policy lapse
- **Accelerated Benefits Riders** – Available to be added to policy after first death.
- **Five Interest Crediting Strategies -** One Fixed and four Indexed based on the S&P 500
  - Fixed Strategy – Fixed Interest Crediting Rate
  - Indexed Strategy 1 – Point -to-Point, Cap Focus
  - Indexed Strategy 2 – Point-to-Point, Participation Rate Focus
  - Indexed Strategy 3 – Point-to-Point, No Cap
  - Indexed Strategy 4 – Point-to-Average

Product Focus:

- Meets multiple needs throughout client's lifecycle; designed for cash value accumulation
- DB paid at second death with option to pay additional DB at first death with Survivor Protection Rider

Marketing Strategies:

- Retirement income with Lifetime Income Benefit Rider
- LifeCycle approach or short funding estate preservation approach
- Business protection and continuation strategies

SEE RIDER SECTION FOR DETAILED INFORMATION, QUALIFICATIONS AND LIMITATIONS.

Riders are optional, may be available at an additional cost and may not be available in all states.

[1] The Lifetime Income Benefit Rider provides a benefit for the lives of both insureds if certain conditions are met, including but not limited to the younger 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 value and may terminate other riders or reduce their benefits. There is an annual charge for the rider during the income payment period. Guarantees are dependent on the claims paying ability of the issuing company .

[2] Guarantees are dependent on the claims paying ability of the issuing company.

[3] 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.

Centralized Mailing Address: One National Life Drive, Montpelier, VT 05604 | www.NationalLifeGroup.com

Details:

Issue Ages:	0-90 (age nearest birthday)
Minimum Face Amount:	
Initial Coverage:	$250,000
Base or APB Increase:	$25,000
Death Benefit Options:	Both Option A and B available
Minimum Premium:	$25.00
Maximum Premium:	Both GPT or CVAT Tests allowed
Rate Classifications:	Elite Non-Smoker/Non-Tobacco (issue ages 20-75) Preferred Non-Smoker/Non-Tobacco (issue ages 20-85) Standard Non-Smoker/Non-Tobacco (issue ages 0-90) Preferred Smoker/Tobacco (issue ages 20-85) Standard Smoker/Tobacco (issue ages 20-90) Uninsurable (issue ages 0-90) *Note:* Juveniles (0-19) will be issued in the Standard Non-Smoker rate class Known smokers will get a 200% rating except in the state of PA
Substandard:	Table ratings and medical flat extras are available with the Standard Non Smoker and Standard Smoker rate classes. Temporary flat extras are available with any rate class
Banding:	
Band 1	$250,000 - $749,999
Band 2	$750,000 - $1,999,999
Band 3	$2,000,000 +
Min. Interest Rate:	2.5% Fixed Strategy
1035 Exchanges with Loans:	Allowed – up to 50% of gross transferred amount
Surrender Schedule:	10 years
Policy Loans:	Available after the first policy year, both variable and fixed net cost – 1035 money available in year 1
Withdrawals:	Available after the first policy year, $500 min. If a withdrawal fee is charged, it will not exceed $25
Expense Charges:	
Monthly Policy fee	$5
Premium Load	6%
Riders:	Accelerated Benefits Riders (*Available after first death)* Additional Protection Benefit Rider Balance Sheet Benefit Rider Death Benefit Protection Rider Estate Preservation Rider Lifetime Income Benefit Rider Overloan Protection Rider Survivor Protection Rider Policy Split Option

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