



National Life
Group®

Experience Life®

Product

QUICK REFERENCE CHART

Products issued by

National Life Insurance Company® | Life Insurance Company of the Southwest®

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Cat No 63236(1117)

Product Quick Reference Chart

		Indexed Universal Life	
Name	NL/LSW PeakLife National Life form #20413/ICC16-20413(0616) LSW form #20417/ICC16-20417(0616)	Name	NL/LSW FlexLife II National Life form #20413/ICC16-20413(0616) LSW form #20417/ICC16-20417(0616)
Product Focus	Exclusive for emerging and affluent markets with \$1M+ face amounts. Competitive funding limits and performance at older ages. Strong short-term and long-term cash value and income solves.	Product Focus	For clients seeking opportunities for interest growth based on the S&P 500 and/or the MSCI Emerging Markets Index. Designed for competitive income distribution opportunities.
Marketing Strategies	For clients who need an estate planning product solution or a business looking to fund a buy sell or company fringe benefits. Ideal product for Premium Financing arrangements.	Marketing Strategies	<ul style="list-style-type: none"> Income for life option with the Lifetime Income Benefit Rider Charitable Matching Gift Death Benefit rider will pay an additional amount to charities listed as policy beneficiaries at the time of death of the insured. Amounts paid to the charities are in addition to the policy death benefit. Benefit Distribution Option allows death benefit to be spread over a duration of 10-30 years.
Issue Ages	18-85 (age nearest birthday)	Issue Ages	0-85 (age nearest birthday)
Minimum Face	\$1,000,000	Minimum Face	\$25,000
Additional Pro. Benefit (APB-MaxRatio)	N/A	Additional Pro. Benefit (APB-MaxRatio)	Will be equal to 3 times the base policy face amount.
Minimum Guaranteed Interest Rate	1%	Minimum Guaranteed Interest Rate	Cash value interest growth guaranteed to be at least 2.5% over life of the contract.
Interest Rate Credit Method	Six interest crediting strategies with choice of fixed interest strategy & 5 indexed strategies.	Interest Rate Credit Method	Six interest credit strategies with choice of fixed interest strategy & 5 indexed strategies.
Surrender Schedule	10 year	Surrender Schedule	10 year
Riders	ABR Terminal, Chronic, Critical Illness, Critical Injury Additional Protection Benefit Rider Lifetime Income Benefit Rider Balance Sheet Benefit Rider Benefit Distribution Option Rider Overloan Protection Rider Systematic Allocation Rider Qualified Plan kExchange Privilege Rider Waiver of Monthly Deductions Rider Waiver of Specified Premium Rider	Riders	ABR Terminal, Chronic, Critical Illness, Critical Injury Accidental Death Benefit Additional Protection Benefit Balance Sheet Benefit Benefit Distribution Option Charitable Matching Gift Rider Children's Term Rider Death Benefit Protection Guaranteed Insurability Lifetime Income Benefit Other Insured Rider Overloan Protection Qualified Plan Exchange Privilege Systematic Allocation Rider Waiver of Monthly Deductions Waiver of Specified Premium

Universal Life

LSW SecurePlus Provider LSW form #8212/8734	NL AssurePlus Protector National Life form #8522/8523	LSW IncomeBuilder LSW form # 8796/8799, ICC10-8796, ICC10-8797
With a lower required face amount than FlexLife, Provider offers competitive lifetime rolling target premiums & additional interest credits beginning in year 10.	Affordable death benefit protection & flexibility.	Death Benefit guarantees with potential for efficient cash value accumulation.
Perfect for all markets, especially the juvenile market.	Fully funding policy can grow cash value based on fixed interest rate return.	Fully or over-fund policy for supplemental retirement income potential or minimally fund for zero cash or endow at age 100 for survivor protection.
0-85 (age last birthday)	0-85 (age nearest birthday)	0-85 (age nearest birthday)
\$25,000	\$25,000	\$100,000
N/A	N/A	N/A
Cash Value interest growth guaranteed to be at least 2% over the life of the contract.	3%	3%
Five interest credit strategies with choice of fixed interest strategy & 4 indexed strategies.	New Money ¹	Portfolio ²
10 year	19 year, age 99 if sooner	15 year
ABR Terminal, Chronic, Critical Illness, Critical Injury Accidental Death Benefit Children's Term Rider Death Benefit Protection Disability Income Riders: 2 year, 5 year Enhanced Policy Protection Period Guaranteed Insurability Lifetime Income Benefit Other Insured Rider Overloan Protection Systematic Allocation Rider Unemployment Waiver of Target Premium	ABR Terminal, Chronic Accidental Death Benefit Children's Term Rider Death Benefit Protection Guaranteed Insurability Other Insured Rider Overloan Protection Qualified Plan Exchange Privilege Waiver of Monthly Deductions Waiver of Specified Premium	ABR Terminal, Chronic, Critical Illness, Critical Injury Accidental Death Benefit Children's Term Rider Death Benefit Protection Disability Income Riders: 2 year, 5 year Guaranteed Insurability Other Insured Rider Overloan Protection Unemployment Waiver of Target Premium

Whole Life

<p>LSW Foundation LSW form # 8640</p>	<p>NL LifeBuilder National Life form #8310/8311</p>	<p>LSW ProtectorLife LSW form #20064/20065, ICC12-20064, ICC12-20065</p>
<p>Lowest initial premium permanent protection with Traditional Universal Life flexibility.</p>	<p>A flexible premium product allowing for extra payments to be applied to the policy, creating the ability to convert to a paid-up policy in later years. Low premium, strong death benefit, cash value guarantees. LifeBuilder 1 single premium opportunities.</p>	<p>Provides strong guaranteed death benefit protection for life, guaranteed level premiums and guaranteed cash value accumulation. Designed to fit into any budget.</p>
<p>Low cost alternative to term. Provides at least 20 years of coverage if minimum premiums are paid based on current rates, which are not guaranteed. Unlike traditional mortgage plans, Foundation doesn't decrease death benefit & offers the potential for cash value growth.</p>	<ul style="list-style-type: none"> • Flex Term rates guaranteed & convertible for 10 years. • Combine with Term Rider as an alternate to Return Of Premium (ROP). NS rates available to tobacco users for the first two policy years. • LifeBuilder 1 ideal for single premium situations, while maintaining lifetime access to Living Benefits. 	<p>Automatic Conversion Rider lowers initial premiums. Ideal for consumers in a younger stage of life with a new family or business who need permanent protection at a price that works with their budget.</p>
<p>0-85 (age last birthday)</p>	<p>0-85 (age nearest birthday)</p>	<p>0-85 (age nearest birthday)</p>
<p>\$25,000 or coverage less than \$25,000, but not less than \$10,000, may be purchased if min. monthly premium for entire policy is at least \$100.</p>	<p>\$25,000</p>	<p>Without ACR: \$25,000 With ACR: Overall minimum face of \$50,000. In other words, we will allow a \$5,000 base face amount with a \$45,000 Automatic Conversion Rider.</p>
<p>N/A</p>	<p>N/A</p>	<p>N/A</p>
<p>4%</p>	<p>Whole Life insurance doesn't credit interest directly to account values. For all life insurance, cash values must be greater than statutory minimum cash values determined by formulas & parameters explained in Standard Nonforfeiture Law. Part of the formula for determining minimum values is interest & mortality basis. For NL LifeBuilder that basis is 4% interest & 2001 Commissioners Standard Ordinary (CSO) mortality.</p>	<p>Whole Life insurance doesn't credit interest directly to account values. For all life insurance, cash values must be greater than statutory minimum cash values determined by formulas & parameters explained in Standard Nonforfeiture Law. Part of the formula for determining minimum values is interest & mortality basis. For LSW ProtectorLife that basis is 4% interest & 2001 Commissioners Standard Ordinary (CSO) mortality.</p>
<p>Portfolio²</p>	<p>See minimum guaranteed interest rate.</p>	<p>See minimum guaranteed interest rate.</p>
<p>15 year</p>	<p>N/A</p>	<p>N/A</p>
<p>ABR Terminal, Chronic, Critical Illness, Critical Injury Accidental Death Benefit Children's Term Rider Disability Income Riders: 2 year, 5 year Guaranteed Insurability Other Insured Rider Unemployment Waiver of Target Premium</p>	<p>ABR Terminal, Chronic, Critical Illness, Critical Injury Accidental Death Benefit Additional Insurance Option Annual/Single Premium Additions Beneficiary Insurance Option Exchange to New Insured Flex Term Qualified Plan Exchange Privilege Term Riders Waiver of Planned Premium</p>	<p>ABR Terminal, Chronic, Critical Illness, Critical Injury Accidental Death Benefit Rider Additional Paid-Up Life Insurance Rider Automatic Conversion Rider Children's Term Rider Guaranteed Insurability Rider Other Insured Rider Term Purchase Provision Rider Unemployment Rider Qualified Plan Exchange Privilege Rider Waiver of Premiums Rider</p>

	Survivor Indexed Universal Life
Name	NL/LSW LifeCycle Solution NL form # 8918/8919, ICC11-8918, ICC11-8919 LSW form# 8935/8936, ICC11-8935, ICC11-8936
Product Focus	Meets lifetime needs, not just for estate preservation planning; cash value accumulation; first-to-die rider; retirement income; additional interest credits beginning in year 11.
Marketing Strategies	<ul style="list-style-type: none"> • Works to meet needs throughout entire lifecycle. • Retirement income with the Lifetime Income Benefit Rider • Option to provide DB at first death • Ideal for spouses and business partners
Issue Ages	0-90 (age nearest birthday)
Minimum Face	\$250,000
Additional Pro. Benefit (APB)	\$25,000 up to nine times the base policy face amount
Minimum Guaranteed Interest Rate	Cash value interest growth guaranteed to be at least 2.5% over the life of the contract.
Interest Rate Credit Method	Six interest crediting strategies with choice of fixed interest strategy & 5 Indexed strategies
Surrender Schedule	10 year
Riders	ABR Terminal, Chronic, Critical Illness, Critical Injury Additional Protection Benefit Balance Sheet Benefit Death Benefit Protection Estate Preservation Lifetime Income Benefit Overloan Protection Policy Split Option Survivor Protection Systematic Allocation Rider

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		Term	
Name	NL Level Term National Life form #28-86, 0028, 7382-7386, 7719-7723	LSW Level Term	LSW form #8115-8117, 8119, ICC13-8119(0613), 8120, ICC13-8120(0613)
Product Focus	Guaranteed - Low premiums guaranteed level during the guarantee period (10, 15, or 20 years). Non-Guaranteed - Choose 15 or 20 year term. Lower initial premiums than the guaranteed plans, guaranteed level for first 10 years. Premiums may increase substantially thereafter.	Guaranteed - Low premiums guaranteed level during the guarantee period (10, 15, 20, or 30 years). Non-Guaranteed - Choose 15, 20, or 30 year term. Lower initial premiums than the guaranteed plans, guaranteed level for first 10 years. Premiums may increase substantially thereafter.	
Marketing Strategies and Riders	ABR Terminal, Chronic, Critical Illness, Critical Injury Competitive premiums. Conversion privileges with conversion credit. Waiver of Premium Rider waives premium on converted policy.	ABR Terminal, Chronic, Critical Illness, Critical Injury Conversion privileges. Commissionable policy fee.	
Issue Ages	18, maximum issue age varies with term product (age nearest birthday)	18, maximum issue age varies with term product (age nearest birthday)	
Minimum Face	\$100,000	\$50,000	

State specials and other limits may apply. For state approvals and exceptions, see Accelerated Benefits Riders Product Guide - catalog #68928.

1 New Money rates reflect credited rates at the time of premium payment.

2 Portfolio crediting pools all assets and credits all policyholders a single rate based on the returns of the pool.

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Riders are optional and may require additional cost. Riders may not be available on all products or in all states and may require underwriting. Rider benefits may vary by state. The use of riders may reduce or eliminate other benefits or riders. Insurance riders have exclusions, limitations, reductions of benefits, and/or terms under which the rider may be continued in force or discontinued.

Guarantees are dependent upon the claims-paying ability of the issuing company.

Policy loans and withdrawals will reduce the cash value and death benefit and may result in a taxable event.

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.

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