



National Life
Group®

Experience Life®

NL ValuGuard

SURVIVORSHIP WHOLE LIFE INSURANCE

Quick Reference Guide

Combining the need for guaranteed death benefit protection with high cash values, and competitive premiums.¹

NL ValuGuard is a second-to-die whole life policy designed to provide guarantees. Guaranteed death benefit protection and guaranteed level premium for two insured's entire lifetimes. NL ValuGuard also offers guaranteed cash value accumulation that grows tax deferred within the policy and is available to access using policy loans² during the insured's lifetime after the first policy year. NL ValuGuard is suitable for business owners, families, and estate planning situations.

Product Focus

- NL ValuGuard is designed to provide clients peace of mind through the knowledge that their family or business will be provided for.
- Cash value accumulation is guaranteed, and accumulates on a tax-deferred basis.
- Competitive premiums, and second-to-die structure is appropriate for estate planning situations.

Highlights

Strong Guarantees¹

- Guaranteed Death Benefit – protects both insureds for their entire lifetimes. The death benefit is provided at the second death, appropriate for estate transfer situations.
- Guaranteed Level Premiums—help give your clients peace of mind that the cost of insurance will remain level.
- Guaranteed Cash Value – cash value accumulates tax-deferred in two ways: according to a predetermined schedule of fixed rates, and by passing on earnings of the company through dividends. Dividends are not guaranteed.

Optional Riders

- Accelerated Benefit Riders – Provides access to the death benefit during the surviving insured's lifetime to cover expenses from an illness that is terminal, chronic or critical or a critical injury. ABR riders may be available to add to policy after the first death.
- FlexTerm Rider – The addition of FlexTerm can help achieve your client's objective of a death benefit at a more affordable premium, and FlexTerm rates are guaranteed for 10 years.
- Additional Paid Up Life Insurance Rider (Adds Rider) – our single premium and multiple premium adds riders can be used to purchase paid-up additions to increase both the death benefit and cash values of the policy.

Products issued by

National Life Insurance Company®

¹ Guarantees are dependent upon the claims-paying ability of the issuing company.

² Policy loans reduce the policy's cash value and death benefit and may result in a taxable event.

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

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Competitive Premiums

- FlexTerm Rider – helps address death benefit needs at a more affordable premium.
- Level Premium Structure – Guarantees level premiums to age 100.

Details

Issue Ages:	20-85
Minimum Policy Size:	\$100,000
Maximum Policy Size:	Subject to reinsurance
Premium Payments:	Premiums will be level and payable to age 100
Rate Classifications:	Six rate classes that vary based on your clients' combined rate classifications.
Substandard:	Substandard table ratings and flat extras are available. NL ValuGuard may even be available if one of the insureds is uninsurable.
Dividend Options:	<p>Dividends may be taken in cash.</p> <p>Dividends may be used to increase a policy's cash value and death benefit through the purchase of Paid Up Life Insurance, called Dividend Additions.</p> <p>Dividends may be applied toward premiums due.</p> <p>Dividends may be left in the policy to accumulate cash value.</p> <p>Enhanced Paid-Up Option</p>
Policy Loans:	Available
1035 Exchanges with Loans:	Up to 50% of the gross policy value transferred from the original policy
Withdrawals:	Paid-Up Additions may be surrendered at anytime for their cash surrender value.
Riders:	<p>Accelerated Benefits Riders</p> <p>Annual Premium Additions Rider (APAR)</p> <p>Single Premium Additions Rider (SPAR)</p> <p>Business Exchange Rider</p> <p>FlexTerm Riders I & II</p> <p>Policy Split Options Rider</p>

³ Riders are optional, may require an additional premium and may not be available in all states.