

Products of the past:
One Size Fits All

SecurePlus Gold

SecurePlus Paramount 5

SecurePlus Reliance

Emergency Access Waiver



Active on FIT Retirement Series products currently in 403(b) or 457(b) status and policy is eligible for a distribution



For 403(b) Hardship or 457(b) Unforeseen Emergency distributions

- Policy must be in force for 1 year and distribution is approved by the Plan/TPA
- All withdrawal charges and MVA are waived



For separation from service or disability

- Policy must be in force for 1 year and the Policy owner must be separated from service from the plan sponsor or disabled
- Withdrawal charge and MVA are waived on
 - 20% of the Accumulation Value in years 2-4
 - 100% of the Accumulation Value in years 5+



Distribution is subject to IRS taxes and, if applicable, IRS 10% early distribution penalty

Products That Go With the Flow



Regularly scheduled contributions for as little as \$100 a month in salary reductions or bank draft.

or

Periodic or unscheduled contributions if opened with at least a minimum of \$5,000.

Customer is at the Heart of FIT Retirement Series



- Over 10 years to retirement
- Looking to build savings
- Will self distribute

**FIT Secure
Growth**



- Over 10 years to retirement
- Wants a built-in distribution plan

**FIT Select
Income**



- Less than 10 years to retirement
- Seeking guaranteed interest plus potential of index-based interest without market risk

**FIT Rewards
Growth**



- Less than 10 years to retirement
- Looking for a guaranteed income solution for accumulated savings

**FIT Certain
Income**

This is Barbara's FIT

FIT Secure Growth

MORE Upside potential than a bank product through:

- Higher caps
- Indices^{*}
- Tax-deferred growth

All with the downside protection she is seeking, and the flexibility to take income when she needs it.



*Interest crediting partially based on a change in indices

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This is Wade's FIT

FIT Select Income

MORE Upside potential through:

- Higher caps
- Indices*
- Tax-deferred growth
- Income rider with an activation bonus, at an additional cost, provides an option for lifetime income without having to annuitize



*Interest crediting partially based on a change in indices

Market Potential GLIR with Increasing Income

Policy's Accumulation Value X Activation Bonus

Policy Years	Activation Bonus
2-9	100%
10-14	125%
15-19	150%

Policy Years	Activation Bonus
20-24	175%
25-29	200%
30+	225%

X Guaranteed Withdrawal Percentage

Attained Age	Guaranteed Withdrawal Percentage
55	3.25%
56	3.45%
57	3.65%
58	3.85%
59	4.05%
60	4.25%
61	4.35%
62	4.45%

Attained Age	Guaranteed Withdrawal Percentage
63	4.55%
64	4.65%
65	4.75%
66	4.85%
67	4.95%
68	5.05%
69	5.15%
70	5.25%

Attained Age	Guaranteed Withdrawal Percentage
71	5.35%
72	5.45%
73	5.55%
74	5.65%
75	5.75%
76	5.85%
77	5.95%
78	6.05%

Attained Age	Guaranteed Withdrawal Percentage
79	6.15%
80	6.25%
81	6.35%
82	6.45%
83	6.55%
84	6.65%
85+	6.75%

Withdrawal percentage for Single Life Level Option shown above; Joint Life Level Option, subtract 0.50%; Single Life 2.5% Increasing Option, subtract 1.00%; Joint Life 2.5% Increasing Option, subtract 1.50%

This is Carol's FIT

FIT Rewards Growth

MORE Upside potential than current interest rates through:

- 5% immediate interest credit on each premium paid in the first eight policy years
- Higher caps
- Indices*
- Tax-deferred growth



*Interest crediting partially based on a change in indices

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This is Frank's FIT

FIT Certain Income

MORE Liquidity and income certainty through:

- Emergency Access Waiver
- Income rider, at an additional cost, provides an option for lifetime income without having to annuitize



Simple Roll-up GLIR

12%

Bonus in Benefit Calculation Base for all premium payments

6%

Simple Roll-up Rate until income election or 30 policy years

Attained Age	Guaranteed Withdrawal Percentage
55	3.00%
56	3.20%
57	3.40%
58	3.60%
59	3.80%
60	4.00%
61	4.10%
62	4.20%

Attained Age	Guaranteed Withdrawal Percentage
63	4.30%
64	4.40%
65	4.50%
66	4.60%
67	4.70%
68	4.80%
69	4.90%
70	5.00%

Attained Age	Guaranteed Withdrawal Percentage
71	5.10%
72	5.20%
73	5.30%
74	5.40%
75	5.50%
76	5.60%
77	5.70%
78	5.80%

Attained Age	Guaranteed Withdrawal Percentage
79	5.90%
80	6.00%
81	6.10%
82	6.20%
83	6.30%
84	6.40%
85+	6.50%

Withdrawal percentage for Single Life Level Option shown above; Joint Life Level Option, subtract 0.50%; Single Life 2.5% Increasing Option, subtract 1.00%; Joint Life 2.5% Increasing Option, subtract 1.50%

Product Comparison - Accumulation

PRODUCT FEATURE	FIT Secure Growth	FIT Rewards Growth
MINIMUM PREMIUM	\$100 per month salary reduction/bank draft or \$5,000 single sum	
MAXIMUM PREMIUM	<ul style="list-style-type: none"> •Cumulative max - \$1,000,000 0-70, \$750,000 71-75; \$500,000 76-80; •Transfers/Exchanges/Rollovers allowed in years 1-5 	<ul style="list-style-type: none"> •Cumulative max - \$1,000,000 0-70, \$750,000 71-75 •Transfers/Exchanges/Rollovers allowed in years 1-5
ISSUE AGE	0 - 80	0 - 75
CREDITING STRATEGIES	S&P 500 – Annual Point to Point Cap & Monthly Sum Cap Barclay's Low Vol 5 – Annual Point to Point Threshold BAML GPA – Annual Point to Point Participation Rate Declared Fixed Account	
FREE WITHDRAWAL	10% of Accumulation Value after 1 st policy year as available by law	
WITHDRAWAL CHARGES	8.25%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%	
MVA	Yes, applies to withdrawals in excess of free withdrawal amount for 10 years	
IMMEDIATE INTEREST CREDIT	n/a	5% immediate interest credit on each premium paid in the first eight policy years
IMMEDIATE INTEREST CREDIT RECAPTURE	n/a	90%, 80%, 70%, 60%, 50%, 40%, 30%, 20%, 0%
LOANS	Yes if 403(b)/457(b) plan permits; Multiple loans available	
RIDERS	•Nursing Care*, Terminal Illness* and 403(b)/457 Emergency Access Waiver at no additional cost	•Nursing Care*, Terminal Illness* and 403(b)/457 Emergency Access Waiver at no additional cost

*Nursing Care and Terminal Illness Riders not available in all states, see NationalLife.com for availability
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Product Comparison - Income

PRODUCT FEATURE	FIT Certain Income	FIT Select Income
MINIMUM PREMIUM	\$100 per month salary reduction/bank draft or \$5,000 single sum	
MAXIMUM PREMIUM	<ul style="list-style-type: none"> •Cumulative max - \$1,000,000 0-70, \$750,000 71-75; \$500,000 76-80; •Transfers/Exchanges/Rollovers allowed in years 1-5 	<ul style="list-style-type: none"> •Cumulative max - \$1,000,000 0-70, \$750,000 71-75 •Transfers/Exchanges/Rollovers allowed in years 1-5
ISSUE AGE	25 - 80	25 - 75
CREDITING STRATEGIES	S&P 500 – Annual Point to Point Cap & Monthly Sum Cap Barclay's Low Vol 5 – Annual Point to Point Threshold BAML GPA – Annual Point to Point Participation Rate Declared Fixed Account	
FREE WITHDRAWAL	10% of Accumulation Value after 1 st policy year as available by law	
WITHDRAWAL CHARGES	8.25%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%	
MVA	Yes, applies to withdrawals in excess of free withdrawal amount for 10 years	
LOANS	Yes if 403(b)/457(b) plan permits; Multiple loans available	
RIDERS	<ul style="list-style-type: none"> •Nursing Care*, Terminal Illness* and 403(b)/457 Emergency Access Waiver at no additional cost •Mandatory Guaranteed Lifetime Income Rider – 0.9% annual fee based on Benefit Calculation Base and deducted from Accumulation Value 	<ul style="list-style-type: none"> •Nursing Care*, Terminal Illness* and 403(b)/457 Emergency Access Waiver at no additional cost •Mandatory Guaranteed Lifetime Income Rider – 0.9% annual fee deducted from Accumulation Value

*Nursing Care and Terminal Illness Riders not available in all states, see NationalLife.com for availability

Rates

Index	Method	Rate Type	Rewards Growth	Secure Growth	Select Income	Certain Income
S&P 500	Point-to-Point	Annual Cap	3.55%	4.60%	5.00%	3.00%
S&P 500	Monthly Sum	Monthly Cap	1.45%	2.00%	2.25%	1.00%
BAML GPA	Point-to-Point	Par Rate	75%	90%	95%	70%
Barclay's Low Vol 5	Point-to-Point	Threshold	1.50%	0.75%	0.50%	1.75%
	Declared	Fixed	1.50%	2.05%	1.75%	1.40%

- If the par rate is not specified, it is effectively 100%.
- If the threshold is not specified, it is effectively 0%.
- If the cap is not specified, it is uncapped (i.e., cap = 99.9999%)

Solutions Tailored to Consumer Needs

