National Life Group®

National Life Insurance Company®

Green Mountain Freedom

Green Mountain Freedom is a single premium deferred annuity that is currently issued with an interest rate that is 5% higher than the interest rate guaranteed in the second year. There is no annuitization requirement to receive the additional interest. *Green Mountain Freedom* offers safety of premiums paid, steady tax-deferred growth, a guaranteed interest rate (set yearly), a 10-year withdrawal charge, and guaranteed income options.

Competitive Highlights:

- *Green Mountain Freedom* is currently being issued with 5% additional interest in the first year
- A competitive fixed rate annuity for individuals who are concerned about safety
- "Base" interest rate guaranteed for the first two policy years
- 10-year withdrawal charge period, with charges beginning at 10 percent and declining by 1 percent a year (in most states)
- Free withdrawal of 10 percent of the accumulation value, each year after the first policy year

Annuity Profile:

Type	Single premium deferred annuity										
Plan options	IRA, Simple IRA, ROTH IRA, and Nonqualified										
Rates	Rates at www.nationallife.com										
Additional Interest	5% additional interest paid in the first policy year										
Account Options	Fixed account only (accumulation value), initial "base" interest rate paid for the first two policy years.										
Issue age	0-80										
Minimum Premium	$5,000 qualified or nonqualified money										
Maximum Premium	$1,000,000 age 0-75; $500,000 age 76-80										
Free Look	30 days										
Free Withdrawals	10% of the accumulation value available after the first policy year as permitted by law. You must maintain at least $5,000 in the annuity to keep it in force.										
Withdrawal Charge Percents	*Annuity year*	1	2	3	4	5	6	7	8	9	10
	Withdrawal charge	10	9	8	7	6	5	4	3	2	1
	CA, DE, TX, UT 59+	8.25	8.25	7.25	6.25	5	4	3	2	1	0
Riders	Guaranteed Lifetime Income Rider, at an additional cost (see approval listing for state availability)										
Death Benefit	Full accumulation value at death of the annuitant										
States Available	All except: AL, AK, IA, MN, MS, MT, NE, NV, NJ, NC, ND, OK, OR, WA										
Policy Form Number	8683(1009) or a state variation thereof										