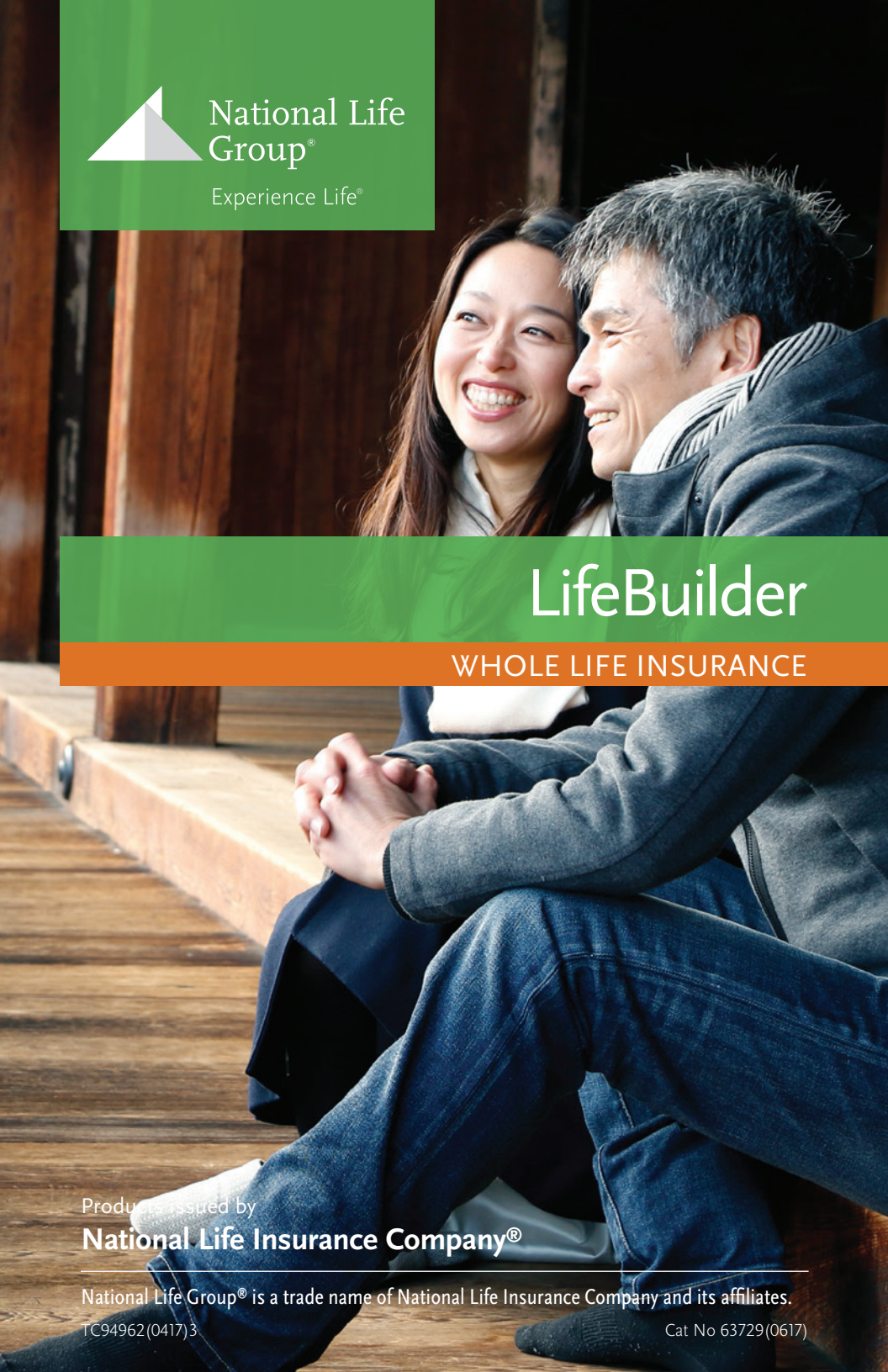


National Life Group® is a trade name of National Life Insurance Company and its affiliates.

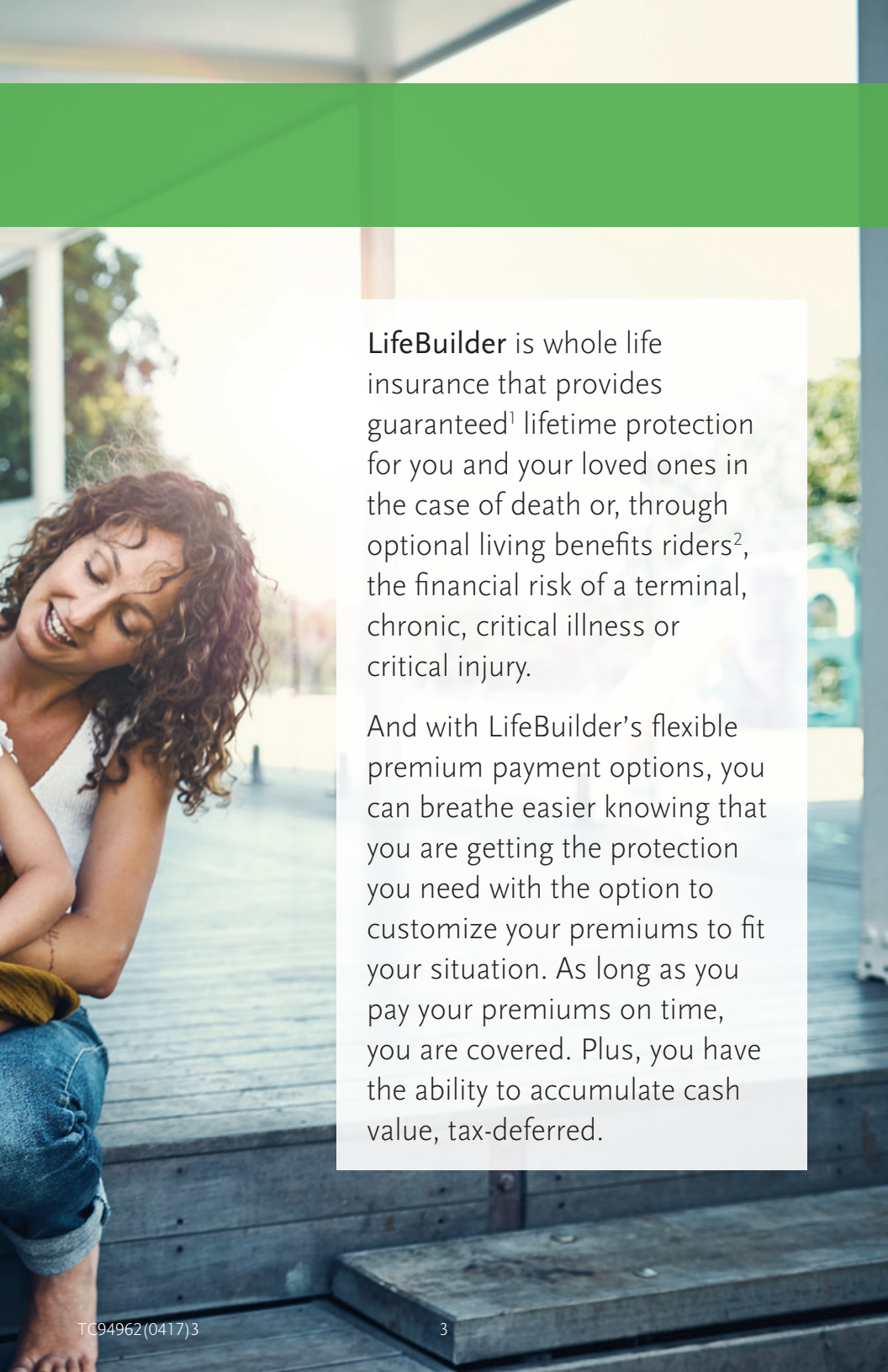
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The future doesn't come with guarantees...

Whole Life Does





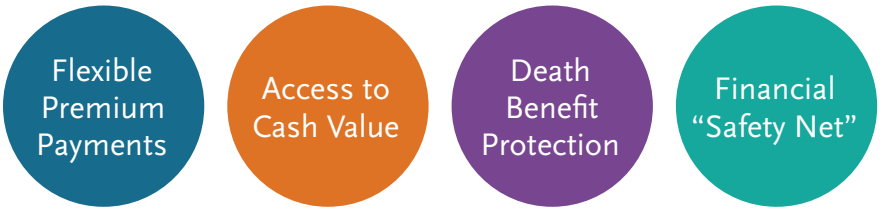
LifeBuilder is whole life insurance that provides guaranteed[1] lifetime protection for you and your loved ones in the case of death or, through optional living benefits riders[2], the financial risk of a terminal, chronic, critical illness or critical injury.

And with LifeBuilder's flexible premium payment options, you can breathe easier knowing that you are getting the protection you need with the option to customize your premiums to fit your situation. As long as you pay your premiums on time, you are covered. Plus, you have the ability to accumulate cash value, tax-deferred.

Protect what you've spent your lifetime to grow

LifeBuilder can help you get rid of the "what ifs" in life with:

- Flexible premium payments that can be structured to fit your budget
- Guaranteed cash value accumulation that can be accessed through policy loans and withdrawals[3]
- Income tax-free[4] death benefit protection to provide financial security for your loved ones if you die too soon
- Living Benefits riders that serve as a financial "safety net" in the event of a qualifying illness or injury



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

2. Living Benefits are provided by no additional premium Accelerated Benefit Riders. Riders are supplemental benefits that can be added to a life insurance policy and are not suitable unless you also have a need for life insurance. Riders are optional, may require additional premium and may not be available in all states.

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

4 Internal Revenue Code § 101(a)(1). There are some exceptions to this rule. Please consult a qualified tax professional for advice concerning your individual situation.



PRODUCT FEATURE

Flexibility With Paid-up Options

No matter what your financial situation is, LifeBuilder gives you the convenience to pay your premiums when it makes most sense in your life.

You can elect to pay-up your policy in years 5, 10, 15, 20 or plan to pay it up by retirement. You decide what makes most financial sense, giving you control over your policy.

- You can pay level premiums for the entire life of the policy
- Create a limited-pay policy without being locked into a rigid payment
- Increase or decrease premium payments as your circumstance requires
- Paying up the policy early will also result in increased cash value

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Minimum premium payments must be met or policy will lapse resulting in a taxable event.



PRODUCT FEATURE

Policy Premium Prepayment

Why would you want to prepay policy premiums?

Think of paying up your life insurance policy as you would your mortgage. If you have the means, paying off your mortgage early can make a whole lot of sense. You'll pay less money over the long run because you are paying less interest.

The same theory applies to whole life insurance. Plus, each time you make a premium payment toward your LifeBuilder policy, a portion of that premium goes towards your guaranteed cash value account.

Over time, your cash value account grows tax deferred and can be accessed when you need it using policy loans – whether it be to provide income in retirement or to cover financial emergencies that life throws your way.



PRODUCT FEATURE

Cash Value Accumulation

Cash value can be used to meet a wide range of financial needs[5] during your lifetime, including:

- Meeting financial emergencies such as medical bills
- Helping pay for your children's college education
- Making a down payment on a home
- Supplementing retirement income

Financial Emergency



College Education



Mortgage Down Payment



Supplement Retirement



5 The ability of a life insurance contract to accumulate sufficient cash value to help pay expenses or meet accumulation goals will be dependent upon the amount of extra premium paid into the policy. Policy loans and withdrawals reduce the policy's cash value and death benefit and may result in a taxable event.



Breathe EASIER...

Living Benefits

Life insurance you don't have to die to use

Accelerated Benefits Riders[6] are optional, no additional cost riders that can allow you to access all or part of the death benefit while you are living if you experience a qualifying terminal, chronic, or critical illness or critical injury.

You can use the benefit for any purpose with the exception that ABR proceeds for chronic illness in the state of Massachusetts can only be used to pay for expenses incurred for Qualified Long-Term Care services.[7]

Benefits could be used for, but aren't limited to:





Additional Riders

LifeBuilder also offers additional riders that can be added to your policy to provide an extra safety net for you and your loved ones with:

Rider for Options to Buy Additional Insurance

A guaranteed right to purchase a new policy on the life of a second named insured following your death.*

Waiver of Premiums Rider

A premium waiver should you become disabled.**

*Form series 0078(0199).

**Form series 8324(0306)/8325(0306)/7837(0199).



6 Accelerated Benefit Rider, form series 7490, 7493, 8765, 9744, 20006NY, ICC10-8843, ICC13-9744, 20285, 20286, ICC15-20285, ICC15-20286 -Riders are optional, may be subject to underwriting, exclusions and/or limitations and may not be available in all states. Receipt of accelerated benefits reduces the Death Benefit and cash value (if any) otherwise payable under the policy, may be a taxable event and may affect your eligibility for public assistance programs, such as medical assistance (Medicaid), Aid to Families with Dependent Children, and Supplemental Security Income. Please consult your personal tax advisor to determine the tax status of any benefits paid under this rider and with social service agencies concerning how receipt of such a payment will affect you, your spouse and your family's eligibility for public assistance. This rider is intended for favorable tax treatment under Section 101(g) of the Internal Revenue Code (26 U.S.C. Sec. 101(g)). Whether such benefits qualify depends on factors such as your life expectancy at the time benefits are accelerated or how benefits are used.

The actual payment you receive will be less than the portion of the death benefit accelerated because the benefits are paid prior to death. Values are based on a current interest rate and mortality rates. There is an initial administrative fee at the time the rider is exercised. We currently limit the amount of death benefit that may be accelerated under all contracts made over the entire lifetime of the insured to $1,500,000 for terminal or chronic illness, $2,000,000 for covered chronic illness in NY, and $1,000,000 for critical illness or critical injury. We reserve the right to change this limit in the future; however the limit will never be less than $500,000. Other restrictions, limitations and waiting periods may apply.

Our Terminal Illness riders allow for the payment of a portion of an insured's death benefit, on a discounted basis, if the insured has an illness or chronic condition which can reasonably be expected to result in death in 24 months or less. There is no additional premium for this rider.

Our Chronic Illness and Covered Chronic Illness riders allow for the payment of a portion of an insured's death benefit, on a discounted basis, if the insured is Chronically Ill. A chronic illness is defined as one that leaves you unable to perform, without substantial assistance, two of the six normal activities of daily living for a period of at least 90 consecutive days due to a loss of functional capacity or requires substantial supervision to protect oneself from threats to health and safety due to severe cognitive impairment. The six activities of daily living include bathing, continence, dressing, eating, toileting, and transferring. There is no additional premium for this rider.

This product is a life insurance policy with a rider that accelerates the death benefit on account of chronic illness and is not a health insurance policy providing long-term care insurance subject to the minimum requirements of New York Law, does not qualify for the New York State Long-Term Care Partnership program and is not a Medicare supplement policy.

Our Critical Illness and Critical Injury Riders allow for the payment of a portion of an insured's death benefit, on a discounted basis, if the insured is Critically Ill or Critically Injured. Covered critical illnesses are ALS (Lou Gehrig's Disease), Aorta Graft Surgery, Aplastic Anemia, Blindness, Cancer, Cystic Fibrosis, End-Stage Renal Failure, Heart Attack, Heart Valve Replacement, Major Organ Transplant, Motor Neuron Disease, Stroke, Sudden Cardiac Arrest, Critical Injury illnesses are Coma, Paralysis, Severe Burns, Traumatic Brain Injury, Covered critical illnesses and covered critical injuries may vary by state. Covered Critical illness in the state of MA 9744MA(0204) includes: Coronary artery disease resulting in acute infarction vascular or requiring surgery; End-stage Renal Disease; Major organ transplant; Permanent neurological deficit resulting from cerebral vascular accident; Diagnosis of an invasive malignancy characterized by the uncontrolled growth and spread of malignant cells and the

invasion of tissue. Cancer does not include: Stage A Prostate Cancer; Any skin cancer, except invasive malignant melanoma into the dermis or deeper; Pre-malignant lesions, benign tumors, or polyps; and Carcinoma in-situ. There is no additional premium for this rider.

Accelerated Benefits Riders (ABR) vs. Long-term Care (LTC) Insurance

Certain states require advertising for ABRs to provide a comparison to the benefits provided by LTC insurance. However, Accelerated Benefits provided by the ABR riders are not long-term care insurance, and are not intended to be the same as, or an alternative to, long-term care insurance.

This is a life insurance benefit that also gives you the option to accelerate some or all of the death benefit in the event that you meet the criteria for a qualifying event described in the policy. This policy or certificate does not provide long-term care insurance subject to California long-term care insurance law. This policy or certificate is not a California Partnership for Long-Term Care program policy. This policy or certificate is not a Medicare supplement (policy or certificate).

ABR Riders are supplemental benefits that can be added to a life insurance policy and are not suitable unless you also have a need for life insurance. Receipt of benefits may reduce or eliminate the availability of other policy riders and benefits. Benefits available are calculated at time of claim based on the age of the policy and our expectation of your future mortality. The amount of Accelerated Benefit available will depend on your life policy's death benefit value when ABR benefits are claimed. For policies in good standing, if ABR benefits are not used, policy death benefits and other rider benefits are still available.

Long-term care (LTC) insurance is not life insurance, and as such, has no death benefit or cash value. LTC insurance benefits are specified at the time of the contract. LTC benefits are paid as a form of expense reimbursement for qualified long-term care expenses. By comparison, since ABR benefits can be used for any reason, they are paid once qualifications are met, and do not require you to provide receipt of specific expenses to qualify for the benefit. LTC premiums vary based on the level and length of benefit chosen by the policyholder. Premiums are paid on a recurring basis, and failure to pay premiums will generally lapse the policy. If LTC benefits are not claimed, they are typically forfeited. LTC insurance policies may offer non-forfeiture benefits for additional premium.

This is a solicitation of insurance. An insurance agent may contact you.

7 In MA, accelerated benefits for Chronic Illness may only be used for qualified long-term care services which are described as: The necessary diagnostic, preventative, therapeutic, curing, treating, mitigating and rehabilitative services, and maintenance or personal care services that are required by a chronically ill individual and are provided pursuant to a plan of care prescribed by a licensed health care practitioner.



Life Changes. Protect It.

National Life Group®

Experience Life®

LifeBuilder, form series 8310/8310ID (0306)/8311/8311ID (0306), is underwritten by National Life Insurance Company, Montpelier, Vermont

800-732-8939 | www.NationalLife.com
Centralized Mailing Address: One National Life Drive, Montpelier, VT 05604

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.