National Life Group®

Experience Life®



LifeBuilder Whole Life Insurance

THE FUTURE DOESN'T COME WITH GUARANTEES, WHOLE LIFE DOES

LifeBuilder whole life insurance is a permanent life insurance policy that helps protect you and your loved ones in the case of death or the financial devastation of a terminal, chronic, critical illness or critical injury.

With LifeBuilder's flexible premium payment options, you can obtain the protection you need at a cost that fits your budget. Plus, you have the ability to accumulate cash value, tax-deferred.

Ultimate Control with Flexible Premium Options

LifeBuilder offers a premium payment option for everyone. You can elect to pay-up your policy:

- in 5, 10, 15, 20 years
- until retirement
- over the course of your life

Why would you want to pay additional policy premiums?

- to increase cash value – income tax-deferred
- to pay-up the contract early, thereby lowering the overall premium outlay.
- to help avoid making premium payments later in life when cash flow may be unpredictable.

By paying a higher premium for the same level of death benefit protection, your policy will generate a greater amount of cash value sooner – income tax-deferred. Cash value that can be accessed through policy loans and withdrawals.* It's there when you need it to provide income in retirement or to help cover financial needs.

Products issued by
National Life Insurance Company®

* Policy loans and withdrawals reduce the policy's cash value and death benefit and may result in a taxable event. Surrender charges may reduce the policy's cash value in early years.

LifeBuilder, form series 8310/8311, is underwritten by National Life Insurance Company, Montpelier, VT.

National Life Group® is a trade name of National Life Insurance Company, Montpelier, VT and its affiliates.
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LifeBuilder Paid-Up Options

Let's keep it simple. Think of paying up your life insurance policy as you would think about paying up your mortgage. If you have the means to do so, paying off your mortgage early can make a whole lot of sense. Over time, you'll pay less money because you are paying less interest.

The same theory applies to your LifeBuilder insurance policy. Your LifeBuilder policy can build cash value – which accumulates tax-deferred - for the future income needs. Traditional mortgage policies do not build any future value.

Mortgage Analogy
30-Year Mortgage[1]

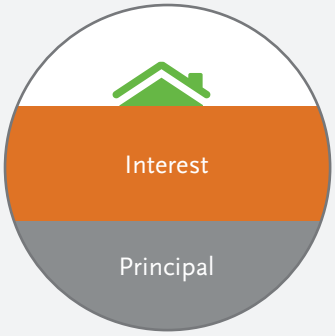


Illustration shows the payment averaged over 30 years at 4.5% interest

Required payment is split between interest and principal

OR

Have your pay 30-year policy paid-up in 15 years



Illustration shows a 30-year mortgage averaged over 15 years at 4.5% interest

Extra payments are applied to the principal (in addition to required interest and principal payments)

Mortgage is paid-up early

- Pay extra each month
- Extra payment applied to principal
- Mortgage paid-up in 15 years

LifeBuilder
Pay 30 Years

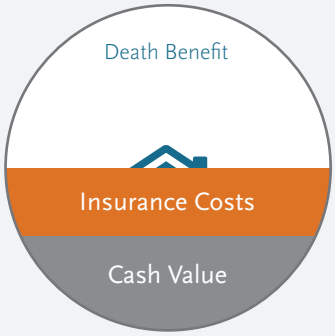


Illustration shows the payment averaged over 30 years

OR

Have your pay 30-year policy paid-up in 15 years

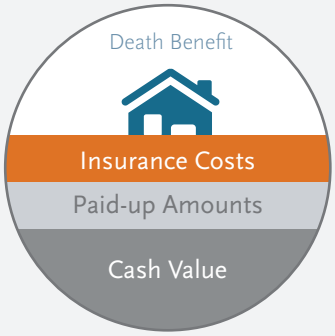


Illustration shows 30 years of premium to pay policy averaged over 15 years

Extra payments are applied to the paid-up amount (in addition to required insurance costs)

- Pay an extra amount each month
- Extra premium purchases paid-up amounts
- Life Insurance paid-up in 15 years
  - Guaranteed[2]

This information is hypothetical and is provided for informational purposes only. It is not intended to represent any specific return, yield, or investment, nor is it indicative of future results.

There are obvious advantages to paying up your life insurance early if you have the means to do so. If you want to stop paying extra and make only your minimum payments later in life, you can. LifeBuilder offers you optimal control over your policy. More flexibility. The protection you need at a cost you can afford.

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1 This information does not include homeowner taxes, insurance and closing costs.

2 Guarantees are dependant upon the claims-paying ability of the insurer.

Minimum premium payments must be met or policy will lapse which may result in a taxable event.

This information is not intended as tax or legal advice. Please consult with your Attorney or Accountant prior to acting upon any of the information contained in this correspondence.

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.