Single Premium Immediate Annuity

National Life is a dynamic and growing family of insurance and financial service companies offering a comprehensive range of life insurance, asset accumulation and retirement planning products. Our flagship, National Life Insurance Company, has been serving customers with value and integrity since 1850, and is licensed in all 50 states and the District of Columbia.

IMSA
INSURANCE MARKETPLACE STANDARDS ASSOCIATION

National Life Insurance Company's Membership promotes ethical market conduct for individual life insurance and annuities.

Please Note: *Neither National Life nor any of its agents or representatives give legal, tax, or accounting advice. The information provided here is a summary of our understanding of the current tax laws and regulations as they relate to annuities. All prospective purchasers should consult with their own attorneys, accountants, and tax advisors. If you want further information on this policy, please contact National Life at: 802-229-3333.*

For more information about the Green Mountain SPIA, ask your National Life representative.



If you are looking for a way to provide or supplement an income on a regular and continuous basis, consider our Single Premium Immediate Annuity.

GREEN MOUNTAIN SPIA ANNUITY SERIES

NATIONAL LIFE

A member of the NATIONAL LIFE GROUP®

NATIONAL LIFE INSURANCE COMPANY

HOME OFFICE: ONE NATIONAL LIFE DRIVE
MONTPELIER, VERMONT 05604 TELEPHONE: 802-229-3333
WWW.NATIONALLIFE.COM

MK1089(0601) 60112

NATIONAL LIFE

At National Life, we're committed to helping you meet your personal and financial needs and objectives.

Towards that end, our *Single Premium Immediate Annuity* offers competitive, guaranteed* income options designed to meet your specific requirements.

From a single premium, your immediate annuity will provide you with regular, continuing income payments of a specified amount for the length of time you select. Payments can be received monthly, quarterly, semi-annually or on a yearly basis.

You can schedule payments to begin immediately, or defer the first check for up to one year.

Whether it's a guaranteed lifetime income –payments that you cannot outlive – or payments over a specified period of time, your *SPIA* is backed by the financial strength and conservative investment philosophy of National Life, one of the country's oldest providers of financial products and services since 1850. Your annuity represents our long-term promise, and meeting our obligations and keeping promises to clients has earned us our reputation as one of the most respected providers of financial services in the country.



Your SPIA is backed by the financial strength and conservative investment philosophy of National Life.

Consider these features:

A Lifetime Income Stream Option – Put aside any worries about outliving your assets. An immediate annuity can help provide peace of mind through a unique advantage: guaranteed payments which can continue to you for life, no matter how long that is.

No Market Risk – Fluctuating interest rates can wreak havoc with traditional investments. Not so with your immediate annuity. There's no risk from unpredictable interest rates and your payment is guaranteed not to fluctuate for the period chosen.

Flexibility to Meet Your Objectives

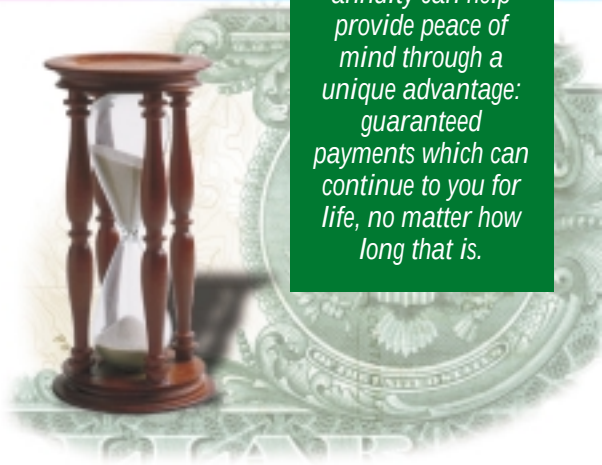
Select your preferred income method.

Life Annuity – Payments continue to you as long as you live.

Life Annuity with a Guarantee Period – Payments continue through your lifetime, and are guaranteed to continue for at least a predetermined period. If you do not outlive the guarantee period, payments during the remainder of that time will continue to your beneficiary. You select the guarantee period, from four years to 30, or any combination of years and months in between.

Life Annuity with Guaranteed Refund – Payments continue for life, no matter how long that is, and total payments are guaranteed to equal at least the full amount of your single premium. If you should die before receiving the full amount, payments will continue to your beneficiary to make up the difference.

Joint and Survivor Annuity – Two individuals benefit under this option, with payments continuing through the survivor's lifetime. For added flexibility, your survivor may receive the full amount, or any percentage of it. The amount is entirely up to you.



An immediate annuity can help provide peace of mind through a unique advantage: guaranteed payments which can continue to you for life, no matter how long that is.

Joint and Survivor Annuity with a Guarantee Period – Combine a time guarantee with our popular Joint and Survivor Annuity, and you're assured payments will continue to you, then your survivor, and if necessary during the guarantee period to a named beneficiary. This extra measure of security may be especially important if others depend on you for their support.

Period Certain – Extend your payments over a specified period of time to meet expected financial obligations such as a child's education expenses. Payments will continue for the time you select and, if necessary, to your beneficiary.

How much is Available?

The size of your income is determined by you based on your income needs and objectives. Your National Life representative can give you exact figures and can show you how an annuity can provide you with the peace of mind that comes from financial independence.

* *Guarantees are dependent upon the claims paying ability of the issuer.*

Policy Form No. 1