



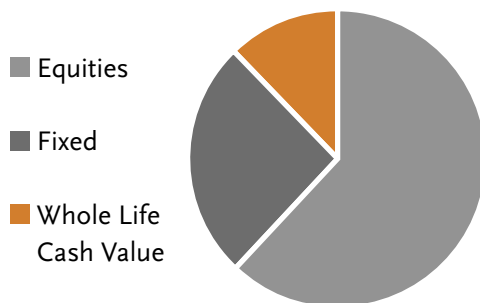
Life Insurance: Beyond the Death Benefit Protecting Your Family and Diversifying Your Portfolio

How do you protect your family financially from lost income at death and diversify the Cash or Fixed asset portion of your portfolio?

If you need death benefit protection - perhaps to replace dollars lost to taxes at your death - then you may want to consider Whole Life insurance as a way to provide both valuable survivor benefits and cash value accumulation that can serve as a Cash or Fixed asset in your portfolio.

There is no correlation to market performance with the money you can accumulate on a guaranteed basis in a whole life policy, making this an option for a diversified portfolio.

Life Insurance as an Asset



Whole Life Insurance provides:

- Immediate liquidity at death, income tax-free¹
- Cash value that can serve as the long-term Cash or Fixed component of your asset allocation
- When properly funded, a continuation of cash value accumulation during good times and bad through policy guarantees²
- Income tax benefits - cash values grow tax-deferred
- Lifetime access to cash value through policy loans and withdrawals, potentially income tax-free³
- A complement to a well designed long-term financial strategy

Products issued by

National Life Insurance Company®

Experience Life®

¹ 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.

² Guarantees are dependent upon the claims-paying ability of the issuing company.

³ Policy loans and withdrawals reduce the policy cash value and death benefit and may result in a taxable event. Withdrawals up to the basis paid into the contract and loans thereafter will not create an immediate taxable event, but substantial tax ramifications could result upon contract lapse or surrender. Whole life insurance may not accumulate significant cash value in the early years of the policy.

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