



National Life  
Group®

# BIGGER, BETTER, BOLDER.

*Success Starts Here.*

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THANK YOU

A photograph of a modern, multi-story office building with large glass windows. The building is white and has "NATIONAL LIFE GROUP" written on the top section. The sun is setting behind the building, creating a warm, golden glow. The sky is blue with some clouds. In the foreground, there is a green lawn and some trees. The image is partially covered by a green diagonal graphic on the left side.

# BETTER WITH Every Year

# Bold Results



Life Sales

**\$634M**



Flexible Annuity Sales

**\$229M**



Single Premium Annuity Sales

**\$3B**



ESI Sales

**\$1.9B**



Your Policy is Our Promise

Our past has prepared us for your future. Since 1848, we have kept our promises and provided the security, peace of mind and equity you need.

Do good. Be good. Make good.

At National Life Group, we are mission-driven and purpose-filled. That means our cause is as important as the products we sell. And our cause is a simple one, aimed to serve the people who live and work on America's Main Streets and to do good with in our communities and with the individual families we serve.

ESI Results projected for 12/31/2025; all other results as of 12/31/2025.

All unattributed information is based on internal National Life Group or Equity Services, Inc. materials as of the date of publication.

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# Built on a Foundation of Strength

**\$64B**

Total Assets\*

**\$7.3B**

Premiums &  
Deposits\*\*

**\$15.5B**

ESI Assets Under  
Management\*\*\*

**\$733M**

Core Earnings\*\*

**\$4B**

Statutory  
Capital\*\*\*

**\$3.4B**

Total Recurring  
Premium\*\*

PRELIMINARY  
RESULTS

\*NLVF Assets excl. UGL incl. Derivatives as of 9/30/2025

\*\*Numbers projected for 12/31/2025

\*\*\*As of 9/30/2025

All unattributed information is based on internal National Life Group or Equity Services, Inc. materials as of the date of publication.

# Keeping Our Promises

Total  
Customers  
Served

**1.6M**

New Policies

**268K**

Total Benefits  
Paid

**\$3.1B**

Total Living  
Benefits Paid

**\$122M**

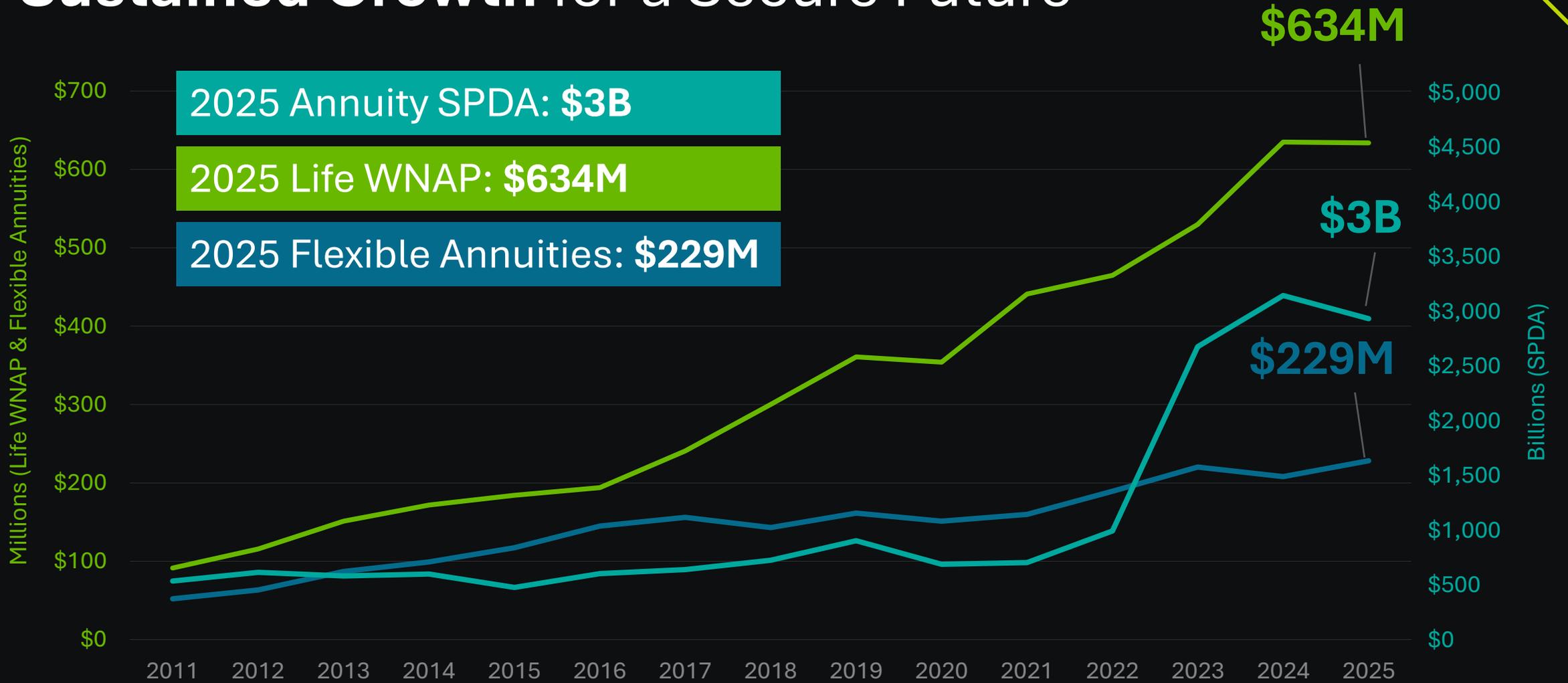
Customers and Policies as of 12/31/2025; Benefits projected for 12/31/2025.

Total Benefits Paid Equals Promises Kept, excluding change in reserves.

All unattributed information is based on internal National Life Group or Equity Services, Inc. materials as of the date of publication.

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# Sustained Growth for a Secure Future



As of 1/02/26

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**BUILDING**  
**The Future**

# 2026 Goals

Life Sales

**\$700M**

Flexible  
Annuity Sales

**\$300M**

Single  
Premium  
Annuity Sales

**\$4B**

ESI Sales\*

**\$2B**

\*Pending year-end results

Be good.

A BOLD  
**Company**

# Remarkable Rankings

**#1**

IUL market share<sup>1</sup>

**#1**

IUL sales<sup>2,3</sup>

**#8**

Individual life insurance sales<sup>4</sup>

Home to

**#1**

Fastest-growing broker dealer<sup>5</sup>

**#1**

Fixed indexed annuities for employer plans<sup>6</sup>

1 LIMRA U.S Retail Individual Life Insurance Sales Participant Reports 2020, 2021, 2022, 2023, 2024  
2 Wink's Sales & Market Report 3rd Quarter, 2025  
3 LIMRA, U.S. Retail Individual Life Insurance Sales Participant Report, Third Quarter, 2025

4 LIMRA US Retail Individual Life Insurance Sales Report, 3Q2025  
5 LIMRA Broker-Dealer Sales Survey, 4Q2024  
6 US Individual Annuities Sales Survey, Participant's Report, 3Q2025

# Financial Strength Ratings



**A+**  
**SUPERIOR**  
**A.M. Best**  
SECOND HIGHEST  
OUT OF 16 RATINGS



**A+**  
**STRONG**  
**Standard & Poor's**  
FIFTH HIGHEST  
OUT OF 21 RATINGS



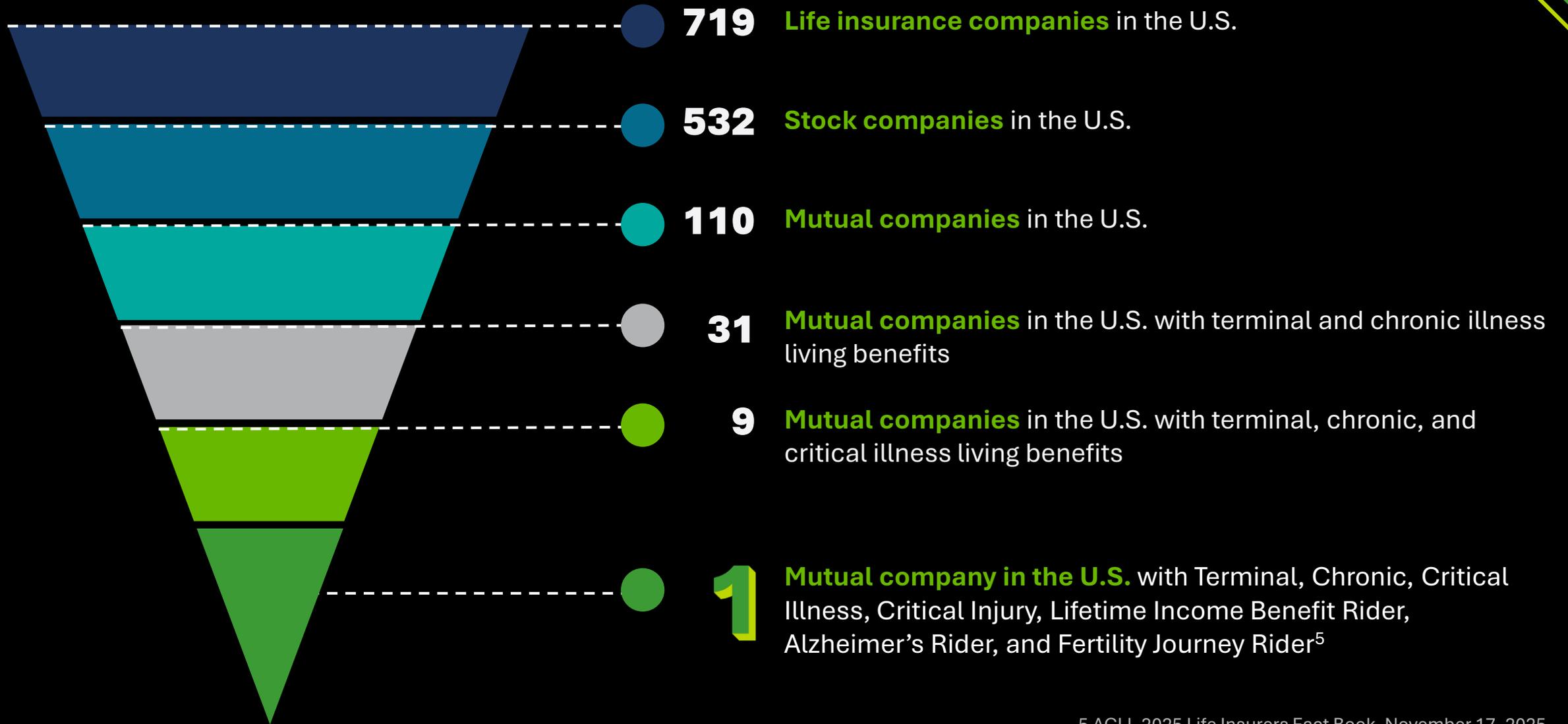
**A1**  
**GOOD**  
**Moody's**  
FIFTH HIGHEST  
OUT OF 21 RATINGS



**90**  
**Comdex Rating**

Financial strength ratings for National Life Insurance Company and Life Insurance Company of the Southwest as of 10/11/25. Ratings are subject to change.

# There is only **1** National Life Group



5 ACLI, 2025 Life Insurers Fact Book, November 17, 2025

# BOLD INSIGHTS THAT Drive Better Results



# The Need Has Never Been Greater

Life insurance ownership has **declined** over the last 20 years.<sup>13</sup>



**\$14T**

coverage gap in the U.S.<sup>14</sup>

**40%**

of insured adults say they need more coverage<sup>15</sup>

**51%**



140 million  
adults!

of U.S. adults have life insurance<sup>15</sup>



<sup>13</sup> LIMRA, 2024 Insurance Barometer Study Report, July 2024

<sup>14</sup> Greenwald Research, Life's Persistent Questions #6: How Big is the Life Insurance Coverage Gap, September 2024

<sup>15</sup> LIMRA, Life Insurance Fact Sheet, January 2024

# Perceived Cost is a Barrier...

...And a chance to **educate**.



**41%**

of adults say they are “**somewhat or not at all knowledgeable**” about life insurance.<sup>16</sup>

About  
**72%**



of Americans **overestimate the cost** of a basic term life insurance policy.<sup>16</sup>

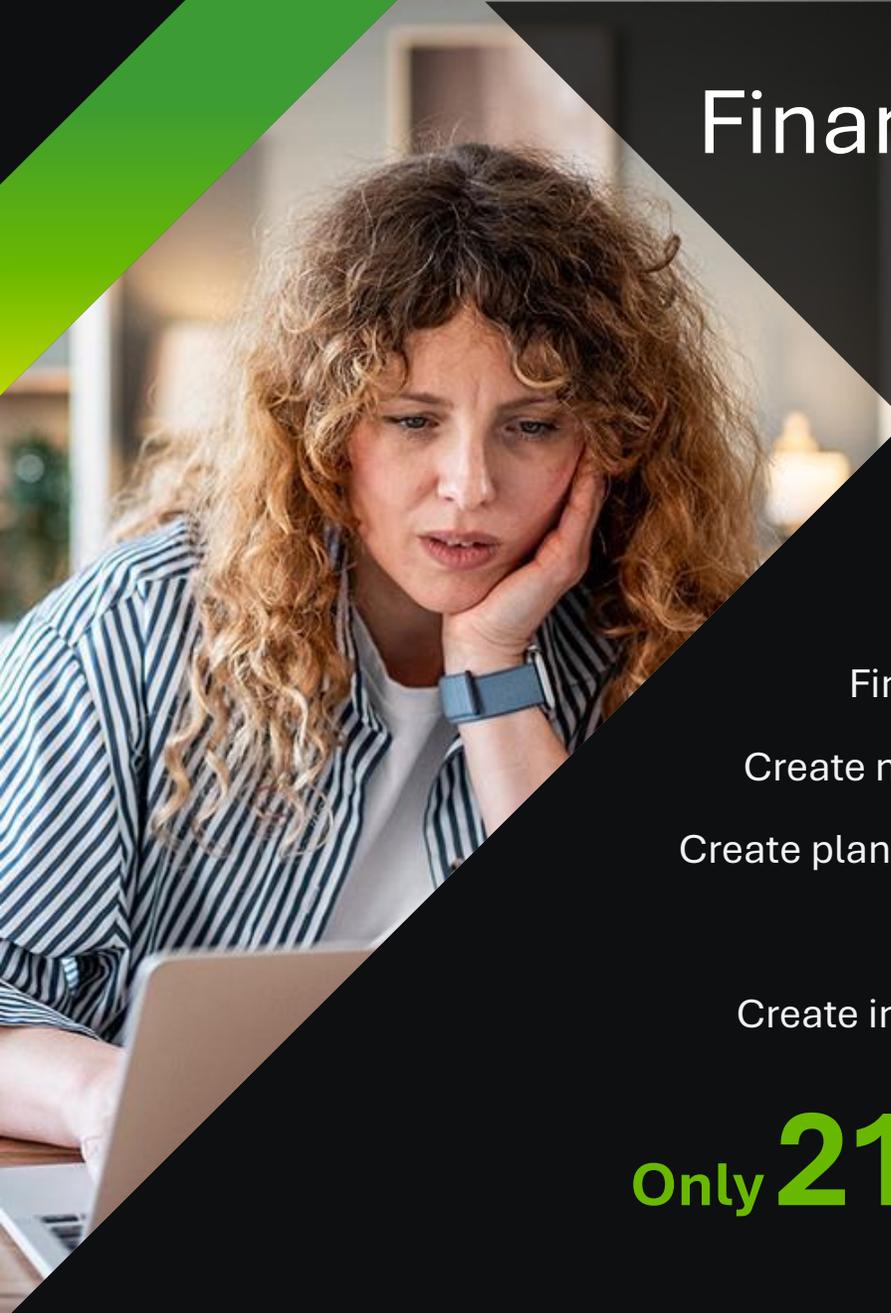
**30%**

of adults without coverage recognize a need for it — yet haven’t bought a policy<sup>17</sup>



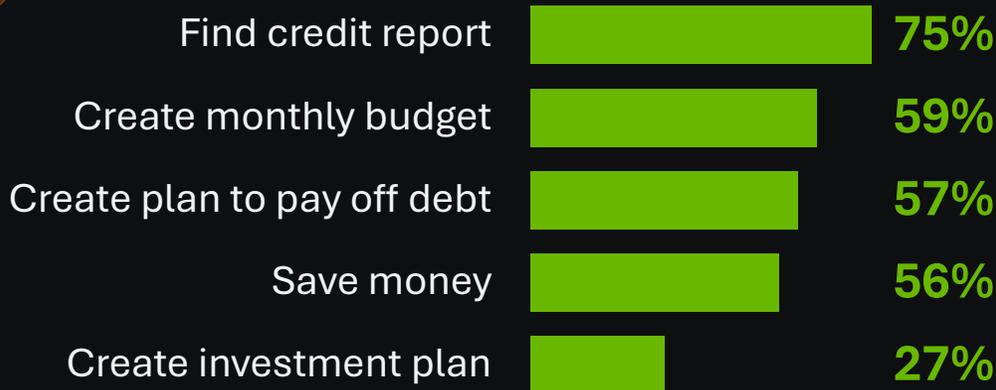
<sup>16</sup> Life Happens & LIMRA, They Don’t Understand Life Insurance and Overestimate Its Cost, 2025 Insurance Barometer Study (Life Happens), October 2025  
<sup>17</sup> FRED (Federal Reserve Bank of St. Louis), Personal, Insurance, Life – Economic Data Series, October 6, 2025

# Financial literacy isn't just a **knowledge gap** — it's a **confidence gap**



**51%** of the American population is financially illiterate.<sup>18</sup>

## US Adult Confidence in Core Money Skills<sup>19</sup>



**Only 21%** of Americans feel confident doing all of these tasks.<sup>19</sup>



**Baby Boomers**

**55%**



**Gen Z**

**38%**



**17%**

percentage point difference in **financial literacy** between generations<sup>18</sup>

<sup>18</sup> TIAA Institute, Financial literacy and retirement fluency in America, May 2025

<sup>19</sup> Pew Research Center, Roughly half of Americans are knowledgeable about personal finances, December 9, 2024

# A lack of financial literacy directly impacts the pockets of Americans

When compared with those who have a very high level of financial literacy, those with a **very low level of financial literacy are:**<sup>20</sup>

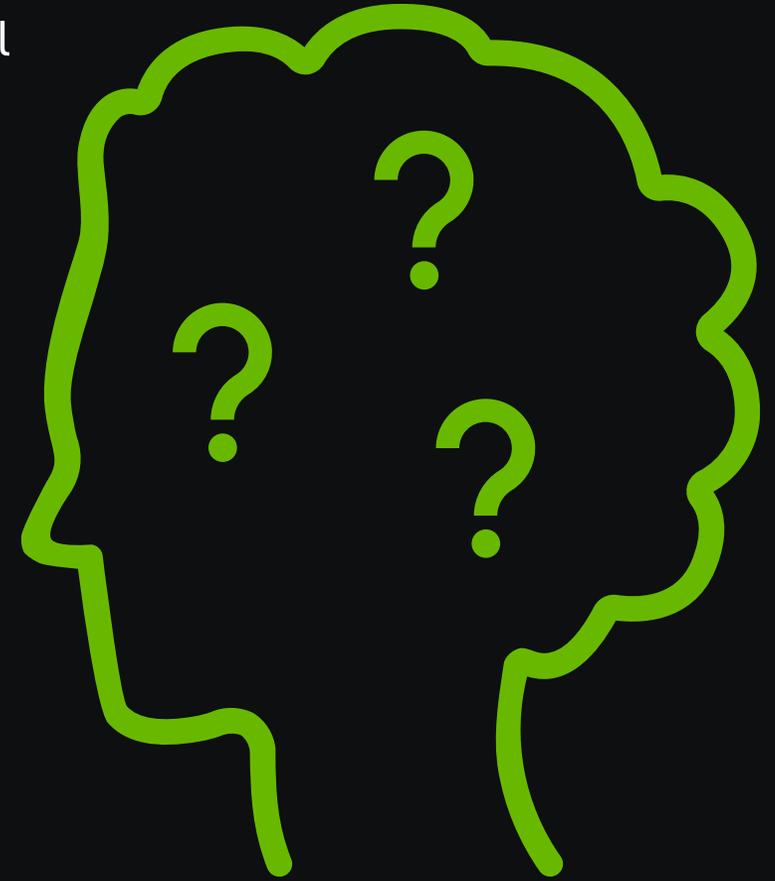
▽  
**5x**

more likely not to **have sufficient emergency funds** to cover one month of living expenses

▽  
**Over 2x**

more likely to **spend 10+ hours thinking about dealing** with personal finance problems

▷ **Twice as likely** to be **debt-constrained**



20 TIAA, Financial literacy and retirement fluency in America, May 2025

A photograph of a middle-aged Black couple smiling and looking at documents together. The woman is wearing a yellow top and a necklace, and the man is wearing a blue patterned shirt. They are outdoors, with a house and an American flag in the background. The image is partially covered by a green diagonal overlay on the left side.

# BUILDING BETTER Solutions for Middle America

# We have an **IUL** that Fits Any Need



## RapidProtect

- Instant decision life insurance
- Protection focused
- \$50,000–\$500,000 Death Benefit
- Term alternative



## FlexLife

- Protection today with income potential tomorrow
- All Living Benefits available
- \$50,000 + Death Benefit
- Plans to pay at target premium or over



## SummitLife

- Income acceleration for retirement income
- Death benefit to protect family and complete the plan if they die too soon
- \$1,000,000 + death benefit
- Plans to pay max premium



**Accelerated Benefits Riders may be included on all products depending on state availability and underwriting approval.**

The Lifetime Income Benefit Rider (LIBR) provides a benefit for the life of the insured if certain conditions are met, including but not limited to the insured's attained age being between age 60 and 85, and that the policy has been in force at least 10 years. Insufficient policy values or outstanding policy loans may also restrict exercising the rider. Exercising the rider and receiving an income benefit will reduce the policy's cash value and death benefit and may terminate other riders or reduce their benefits.

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# Lifelong Protection in an Instant with **RapidProtect**

## 65%

of consumers want an instant decision in life insurance<sup>29</sup>

## 52%

of consumers are more likely to buy life insurance with streamlined underwriting<sup>30</sup>

- Instant decision underwriting
- Accelerated benefits riders
- Indexed growth potential
- Policy eDelivered



Scan to learn more

29 IBS Intelligence, AI-Powered personalization reshapes consumer expectations in life insurance, study shows, July 29,2025

30 LIMRA, 2025 Insurance Barometer Study, 2025





# FlexLife — Designed to Meet a Variety of Needs

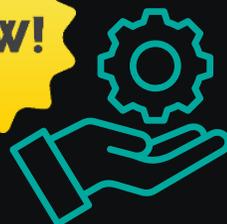
- ✓ Death benefit options
- ✓ Living benefits
- ✓ Potential for cash value
- ✓ **Suite of riders** — offering true customization
- ✓ Multiple indexed crediting options



Accelerated Benefits Riders (ABRs)



Premium Chronic Care Rider



Compassionate Care Program



Fertility Journey Rider

**Extra flexibility and new living benefits!**



# NEW! Premium Chronic Care Rider\*



- ✓ Premium Chronic Care Rider option (in addition to Chronic Illness ABR)
- ✓ Dollar-for-dollar accelerated benefit for qualifying chronic illness (up to \$3 million)
- ✓ Available on new FlexLife policies\*\* starting in 2025

**Optional and available at an additional charge.**



Scan to learn more

LIFE

\*Not available in CA.

\*\* Not available in NY.

# Customer's Choice for Chronic Illness Protection

## Chronic Care ABR

- Up to \$1.5 Million per insured for all ABRs
- Issue age 0-85
- Benefit/Payout Option determined based on discounting calculation at time of claim
- Subject to annual IRS Per Diem limit
- 30 day waiting period
- Annual re-certification required

## Premium Chronic Care Rider<sup>3</sup>

- Up to \$3 Million per insured
- Issue age 18-75
- Benefit/Payout Option of 2% or 4% monthly of death benefit – **no discounting**. Percentage must be chosen at time of policy issue
- Subject to annual IRS Per Diem limit
  - 153,300 for 2025
- No waiting period
- Annual re-certification required

Both triggered by insured becoming 2 of 6 activities of daily life dependent or cognitive impairment!

<sup>3</sup> Available on FlexLife 2025 (Rider not yet approved in CA, rider and updated product not approved in NY)

# A Closer Look at Premium Chronic Care Rider (PCC)

## \$3M Lifetime Limit

- Does not count against other **non chronic discounted** Accelerated Benefit Riders
- **Up to \$4.5M** in potential living benefits:  
\$1.5M ABR + \$3M PCC

## Benefit Choice 2% or 4%

- PCC pays elected percentage of face value without discounting, subject to IRS per diem
- 2% or 4% is elected at issue
- 4% may be reduced to 2% at anniversary<sup>4</sup>- cannot be increased
- Uses the same triggers as Chronic Illness ABR, 2 of 6 ADL dependent or cognitively impaired

## Payment of Benefits

- Payments are made monthly, if annualized the lump sum is adjusted<sup>5</sup>
- Benefit period is 12 months then re-certification is required
- All policy and rider charges are waived during benefit period if accumulation value is exhausted
  - Repayment of charges is NOT required

## Other Considerations

- **If PCC is active on policy, it must be used for any Chronic claim in place of the Chronic Care ABR**
- Customer can only have one policy with PCC
- No policy changes during benefit period (ex. face amount change, death benefit option change, partial W/Ds, loans, etc.)

<sup>4</sup> Cost will be adjusted accordingly, may not be brought back up to 4%.

<sup>5</sup> Annual benefit is paid at the present value of the 12 monthly payments; interest adjustment based on treasury rates.

# PCC Rider vs. Chronic Care ABR

The optional Accelerated Benefit Riders (ABR) offer you flexibility to access your death benefit if you have a qualifying illness or injury

If the full available death benefit is accelerated on Valued Client (Base), the benefit<sup>2</sup> is projected to be:



Premium Chronic Care	
Age 60	
Monthly Payout Percentage: 2%	
Monthly Benefit Amount: <b>\$2,000</b>	

If the full available death benefit is accelerated on Valued Client (Base), the discounted benefit is projected to be:

Terminal Illness <sup>1</sup>	Chronic Illness (Monthly Benefits) <sup>1</sup>	Alzheimer's Disease <sup>1</sup>
Age 65 <b>\$86,262</b>	Age 60 <b>\$1,344</b> Age 70 <b>\$1,802</b> Age 75 <b>\$2,693</b> Age 85 <b>\$5,736</b>	Age 60 <b>\$72,878</b> Age 70 <b>\$90,148</b> Age 75 <b>\$134,626</b> Age 85 <b>\$286,331</b>

**Critical Illness OR Critical Injury<sup>1</sup> - based on impact on life expectancy**

**What does this mean for me and my family?**  
 Depending on the severity of the Critical Illness OR Critical Injury, the discounted benefit on Valued Client is projected to be between:

**At age 60, between \$34,212 and \$79,460**  
**At age 70, between \$89,374 and \$90,425**  
**At age 75, between \$134,518 and \$135,160**  
**At age 85, between \$278,664 and \$285,740.**

An additional \$650/month!

This hypothetical example is used for illustrative purposes only. Actual results will vary.

# Premium Chronic Care Rider Cost

## Policy Charges and Other Expenses

Valued Client  
 Male 35 Standard Non-Tobacco  
 State: Texas

Face Amount: \$500,000  
 Death Benefit Option: A (Level)  
 Initial Premium: \$6,467.25 Annual

		What You Pay	What We Deduct							
Policy Year	Age	Premium Outlay	Premium Expense Charge	Cost of Insurance	Cost of Other Benefits	Policy Fee	Expense Charge	Accumulated Value Charge	Policy Charges	Inter
1	35	\$6,467	\$517	\$121	\$298	\$72	\$1,603	\$24	\$2,636	
2	36	6,467	517	136	308	72	1,603	44	2,680	
3	37	6,467	517	222	317	72	1,603	66	2,797	
4	38	6,467	517	259	325	72	1,603	89	2,865	
5	39	6,467	517	295	333	72	1,603	112	2,933	
		<b>\$32,335</b>							<b>\$13,911</b>	
6	40	6,467	517	324	341	72	1,603	138	2,995	
7	41	6,467	517	351	348	72	1,603	164	3,056	
8	42	6,467	517	418	355	72	1,603	193	3,158	
9	43	6,467	517	466	361	72	1,603	222	3,242	
10	44	6,467	517	496	366	72	1,603	254	3,309	
		<b>\$64,670</b>							<b>\$29,671</b>	
11	45	6,467	323	501	370	72	0	293	1,560	
12	46	6,467	323	533	373	72	0	339	1,640	
13	47	6,467	323	578	374	72	0	387	1,734	
14	48	6,467	323	621	374	72	0	439	1,829	
15	49	6,467	323	661	373	72	0	494	1,924	
		<b>\$97,005</b>							<b>\$38,358</b>	

### Cost Based On:

- Payout option chosen
  - 2% or 4%
- Issue Age
- Gender
- Risk Class
- Face Amount
- Policy Duration
- Net amount at risk

This hypothetical example is used for illustrative purposes only. Actual results will vary.



# Compassionate Care Program

Delivered through our Third-Party Provider HomeThrive

LIFE

1 in 4

U.S. adults are providing care for two or more individuals<sup>31</sup>

88%

of family caregivers say they need more formal support<sup>32</sup>

- 24/7 third-party support
- Navigating veterans' affairs
- Hospice and bereavement
- Legal and financial questions
- Alzheimer's and Dementia support
- Disability and chronic illness questions
- Navigating Medicare



31 AARP, Caregiving in the U.S. Research Report, July 2025

32 SeniorLiving.org, Family Caregiver Annual Report and Statistics, February 14, 2025

HomeThrive is independent of National Life Group.

A photograph of a man and a woman shaking hands in a modern office setting. The man, on the left, has dark curly hair and a beard, wearing a grey blazer over a white t-shirt. The woman, on the right, has curly hair and is wearing a dark blue top. They are both smiling. In the background, there are large windows and office furniture. A green diagonal graphic element is overlaid on the left side of the image.

# Bolder Underwriting

# Bolder Underwriting

Making it easy for you to do business.

## 2025 Performance\*



Submit  
to Issue:

**14.8 Days**



Submit  
to Approval:

**8.5 Days**



Submit to UW  
Initial Review:

**4.9 Days**



Initial Review  
to Approval:

**9.1 Days**

Percent of Policies Issued **< 10 Days: 57.6%**



\*As of 12/31/2025

All unattributed information is based on internal National Life Group materials as of the date of publication.

# EZ Underwriting Limits are Increasing Again!

COMING  
JANUARY  
24!

## 2026 EZ Underwriting Limits on all Permanent Products

<del>\$3M</del>	\$5M (0-50)
<del>\$1M</del>	\$3M (51-60)
<del>N/A</del>	\$250K (61-65)



# Backed by a **Bold Team**

We are committed to underwriting excellence.



All unattributed information is based on internal National Life Group materials as of the date of publication.



LIVING BENEFITS

# For Better Living

# Protection Against Lifetime Risk

**75%**

of U.S. adults will have at least **one major chronic disease**.<sup>61</sup>



**About 40%**

of Americans will develop **cancer in their lifetime**.<sup>62</sup>

**Every 40 Seconds**

a **stroke** occurs in the U.S.<sup>63</sup>



**LIFE**

61 Centers for Disease Control, Chronic diseases in America, October 4, 2024

62 American Cancer Society, Cancer Facts & Figures 2025, 2025

63 Centers for Disease Control, Stroke Facts, October 24, 2024

# Providing a Financial Safeguard

LIFE

## Accelerated Benefit Riders (ABR)\*

**\$122M** Total Living Benefits Paid in 2025\*\*

- ✓ Cover the costs of qualifying illnesses or injuries, using death benefit protection during your lifetime.
- ✓ Benefits can be used without restrictions (with some state exceptions).
- ✓ The amount received is less than the full death benefit.
- ✓ There is no additional charge for ABRs.

\*On SurvivorLife not available until after the first death and it must be applied for.

\*\*Projected for 12/31/2025, based on 9/30/2025 actuals

Accelerated Benefit Riders are optional and may not be available in all states or on all products. Receipt of Accelerated Benefits will reduce the Cash Value and Death Benefit otherwise payable under the policy, may result in a taxable event, and may affect your client's eligibility for public assistance programs

Benefits projected for 12/31/2025.

Total Benefits Paid Equals Promises Kept, excluding change in reserves.

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# The Industry's Boldest Accelerated Benefits Riders\*

LIFE



Terminal Illness



Critical Injury



Chronic Illness



Premium Chronic Care



Alzheimer's Disease/  
Lewy Body Dementia



Fertility Journey Rider



Critical Illness



Compassionate Care  
Program



Living Benefits are provided by no-additional-premium Accelerated Benefits Riders. These riders are optional and may not be available in all states or on all products. Receipt of accelerated benefits will reduce the cash value and death benefit otherwise payable under the policy, may result in a taxable event, and may affect your client's eligibility for public assistance programs. Riders are supplemental benefits that can be added to a life insurance policy and are not suitable unless the client has a need for life insurance.

\*Not all riders are available with all riders in all states.

# Living Benefits Lineup



## Terminal

Life expectancy in months	24	12	12	12	12	24	12	24	24	24	12
Maximum Acceleration	100% of DB up to \$1.5M of benefit	50% of DB up to \$250K of face	50% of DB up to \$250K of face	75% of DB up to \$250K	75% of DB up to \$250K of face	Up to 100% of DB to a maximum of \$1M	100% of DB up to \$1M	\$2M for Ages 0–64, \$1M for Ages 65+ In total ABR Acceleration of face	Now 90% up to \$1M	100% of DB up to \$2M of face	50% of DB up to a maximum of \$250K

## Chronic

Trigger	Chronic	Permanent Chronic	Permanent Chronic	Permanent Chronic	Chronic	Chronic	Chronic	Chronic	Chronic	Chronic	Permanent Chronic
Benefit type	Discount	Discount	Discount	Discount	Discount	Discount	Discount	Discount	Discount	Discount	Discount
Extra cost	No	No	No	No	No	No	No	No	No	No	No
Benefit payment	Cash	Cash	Cash	Cash	Reimbursement	Cash	Cash	Cash	Cash	Cash	Cash

## Critical Illness

Number of triggers	13	Not Available	Not Available	Not Available	Not Available	10	Not Available	16	5	10	8
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## Critical Injury

Number of triggers	4	Not Available									
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## Alzheimer's

Number of triggers	2	Not Available									
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**BETTER SOLUTIONS  
THROUGH  
Annuities**

# NLG/LSW Annuity Products

## Fixed Single Premium Annuities

- RetireMax Secure (MYGA) 3 & 5
- Green Mountain Freedom 5 (MYGA) NY Only
- Green Mountain Freedom (NY Only)
- LSW and NL Single Premium Immediate Annuity (SPIA)

## Indexed Flexible Premium Annuities

- Flex Secure Growth – 5, 7, 10 and 10 Bonus
- Flex Secure Income 9

## Single Premium Deferred Annuities (SPDA)

- Growth Driver 7 & 10
- Income Driver 7 & 10
- Zenith Income 7 & 10
- Zenith Growth 5, 7 & 10

## Fixed Flexible Premium Annuities

- Green Mountain Freedom Flex (NY Only)

## Annuity Riders

- Guaranteed Withdrawal Benefit Rider (GLWB)
- LSW Nursing Care Benefit Rider
- LSW Terminal Illness Rider



**BETTER**

# Connections

# Connect with Customers

The **client app** brings their policy to life!

Nearly  
**1M**

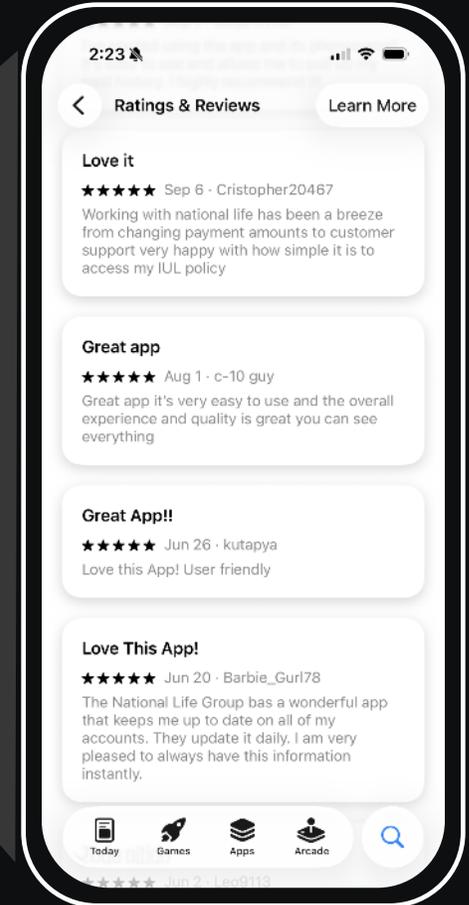
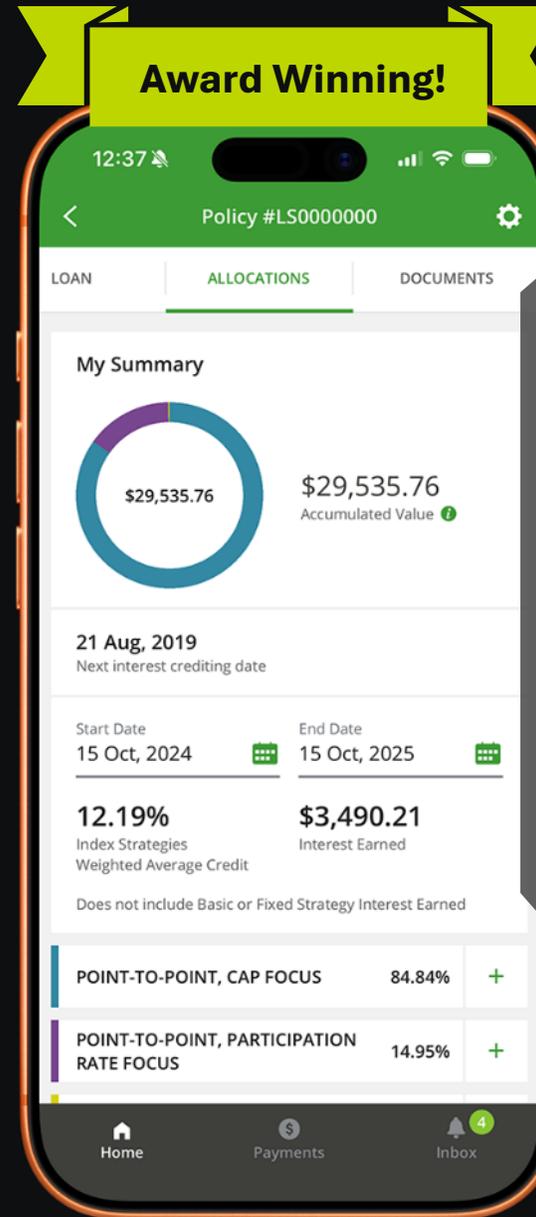
customer transactions  
online in 2025

52%

of all customers  
registered

## What's **NEW?**

- Loan and withdrawal requests for annuities
- Access and alerts for lapsed policies
- Ability to directly reinstate a lapsed policy



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Client Intelligence

Client Intelligence is updated frequently and includes events from the past 2 months.

All	23714	Commission Impact	5226	Conservation	664
Claims	72	Client Service	5224	Disbursements	4617
Life Event	6032	New Business	215	Payments	6890

Policy:

Active Filters: From Date: 09/21/2024 To Date: 11/21/2024

Date	Category	Sub Category	Client	Policy #
11/21/2024	Client Service	Allocation Change	Zackery Smith Allen	LS123456
11/21/2024	Claims	Claim Status Request for Information	Jane Thomas	654321X
11/21/2024	Disbursements	Withdrawal Inquiry	Thu Ngyun	NL098765
11/21/2024	Disbursements	Loan Inquiry	Joe Rodgers	LS123456
11/21/2024	Conservation	OutBound Transfer Inquiry	Jane Thomas	654321X
11/21/2024	Disbursements	Withdrawal Inquiry	John Smith	NL098765
11/21/2024	Disbursements	Withdrawal Inquiry	Patti Smith	LS123456
11/21/2024	Disbursements	Withdrawal Inquiry	David G Gordon	654321X
11/21/2024	Disbursements	Withdrawal Inquiry	Lydia Jane Hardy	NL098765
11/21/2024	Disbursements	Loan Inquiry	Elleett Kenneth Hardy	LS123456

Showing 10 rows per page. Viewing 1 to 10 of 23,714 entries.

# Your Secret Weapon...

...Client Intelligence on the Agent Portal

“

Client Intelligence has been the most valuable resource on the National Life Agent Portal that my agency has used to stay connected with our clients. It has allowed us to stay front and center with our clients' real-time questions and concerns which allows my agency to provide top tier customer service!

**Tony Pavia**

President, Pavia Financial Services

**53%**

of agents are using client intelligence

All unattributed information is based on internal National Life Group materials as of the date of publication.

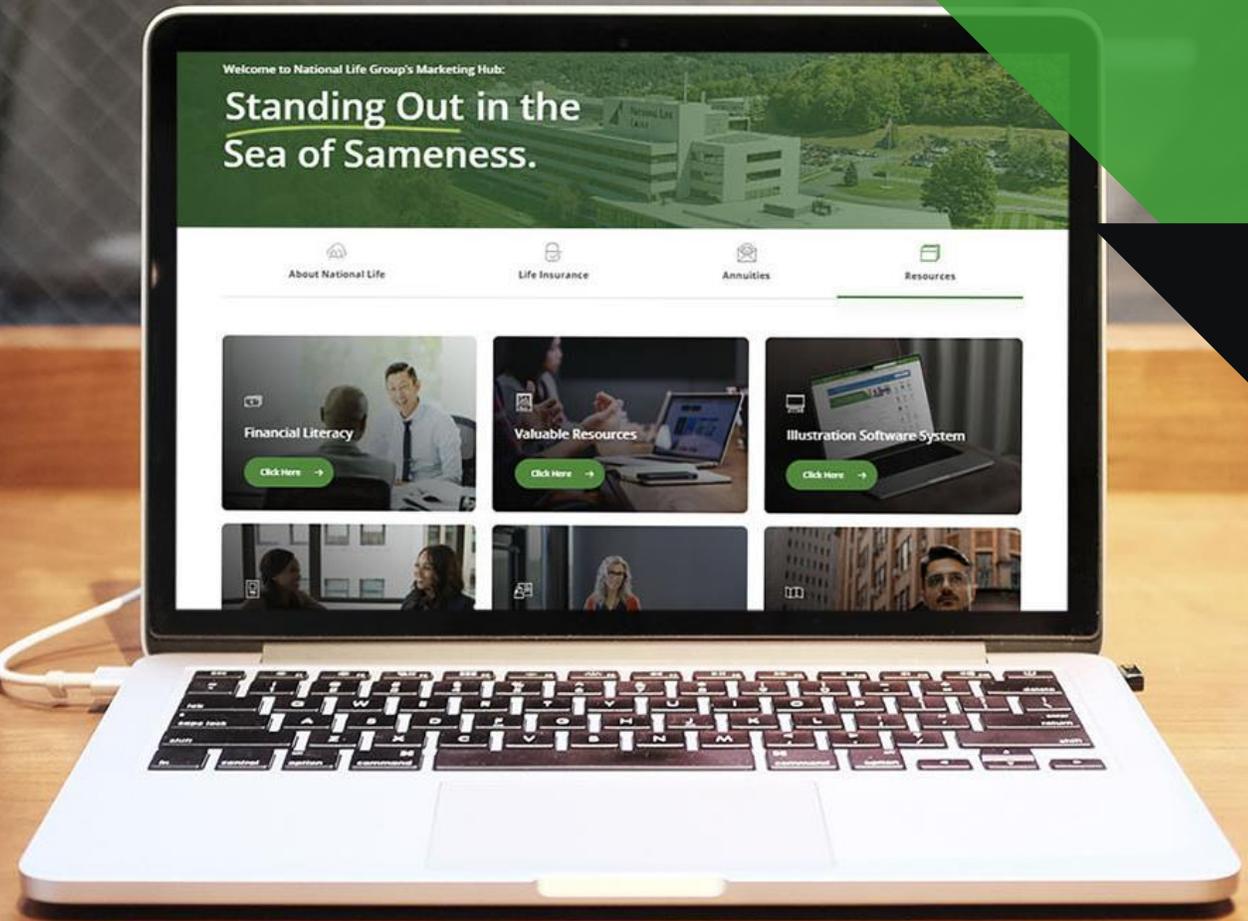
**For Agent Use Only - Not for Use with the Public**

A photograph of a surfer riding a large, curling wave. The surfer is positioned in the barrel of the wave, which is a hollow, tunnel-like structure. The water is a deep blue-green color, and the wave is breaking into white foam. The sky is a pale, overcast blue. The image is framed by a green diagonal shape on the left and a green triangle in the top right corner.

# **BOLDER** **Business** **Resources**

# NEW! NLG Marketing Hub

Easy access to marketing materials without having to access the portal.



Access the Marketing Hub:



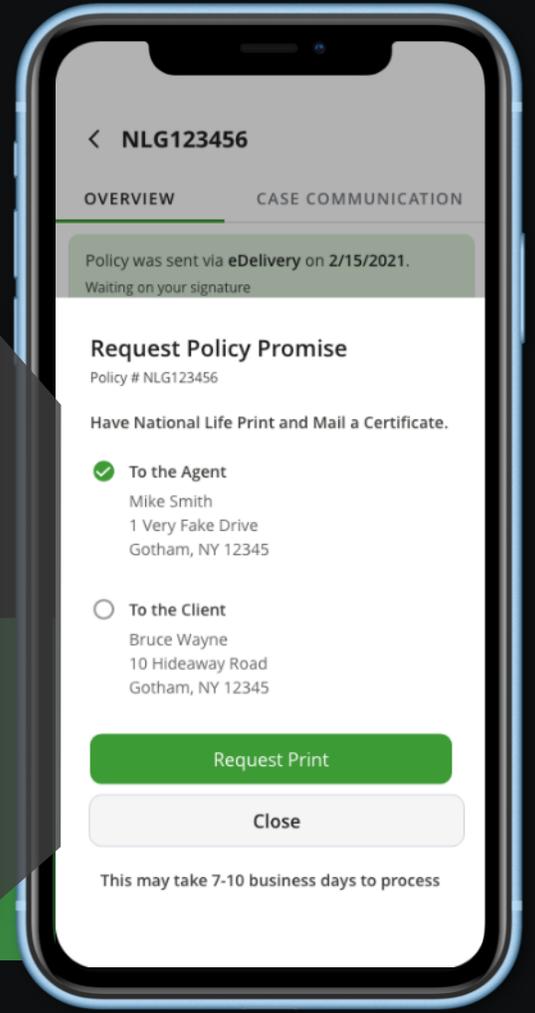
# Policy Promise Now Available in Spanish and Mandarin

Your Policy is Our Promise

**NOW AVAILABLE!**



**Exclusive for eDelivered Policies**  
Order a printed copy, delivered directly to you or your client.

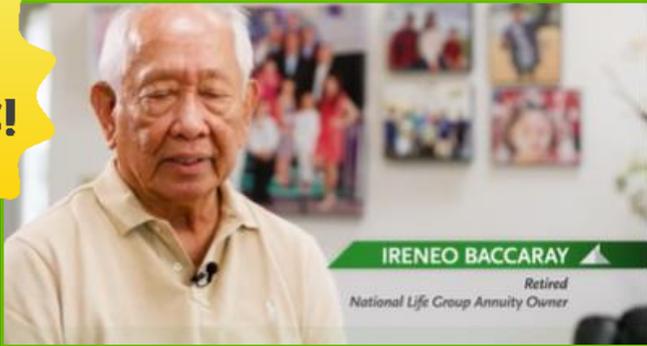


# Testimonial Video Library

Don't just take our word for it...Hear it from the people we serve!



**NEW VIDEOS!**



**FEATURED**

### Don't Go It Alone: Bob and Ireneo's Retirement Story

Ireneo Baccaray was worried about rising retirement expenses and market downturns. His son, Bob, encouraged him to invest in an annuity, which protected his savings, increased his income, and gave their family the comfort of knowing his future was secure.



A Legacy of Love: Will and Eva's Life Insurance Story



She Never Gave Up: Basim's Living Benefits Story



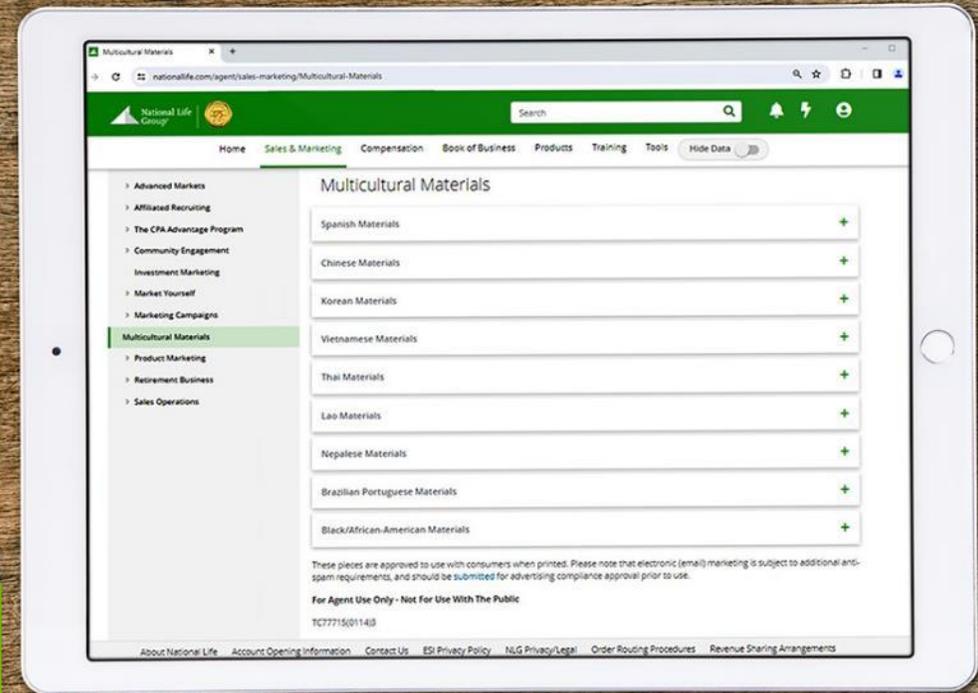
The Last Thing On My Mind: Shane & Ambra's Story

Our customers share their stories of how our life insurance and annuity products have helped them prepare for **whatever life brings.**

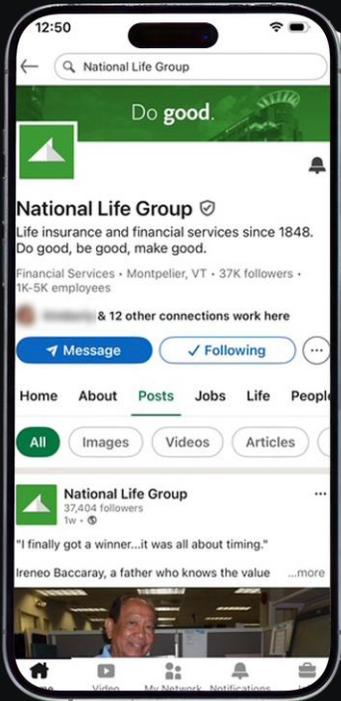
# Marketing and Sales Support for Growing Markets

In-language marketing materials, sales support, and training to your business.

- Sales support and training — Spanish and Mandarin
- In-language and multicultural materials available on the Agent Portal:
  - Spanish
  - Mandarin
  - Korean
  - Vietnamese
  - Thai
  - Lao
  - Nepali
  - Portuguese



# Engage with **National Life Group on Social Media**



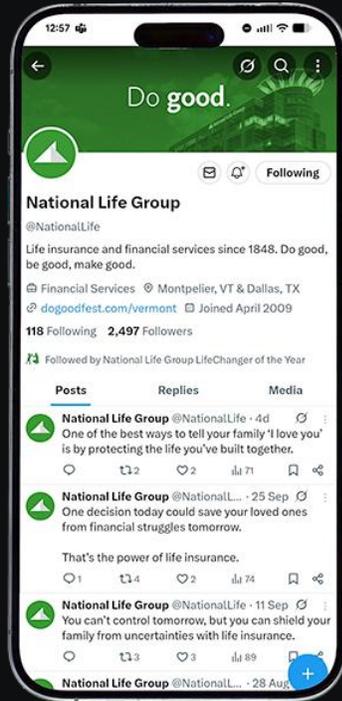
**LinkedIn:**

**National Life Group @national\_life\_group**



**Instagram:**

**National Life Group @national\_life\_group**



**X (formerly Twitter):**

**@NationalLife**



**YouTube:**

**@NationalLifeGroup**



**Facebook:**

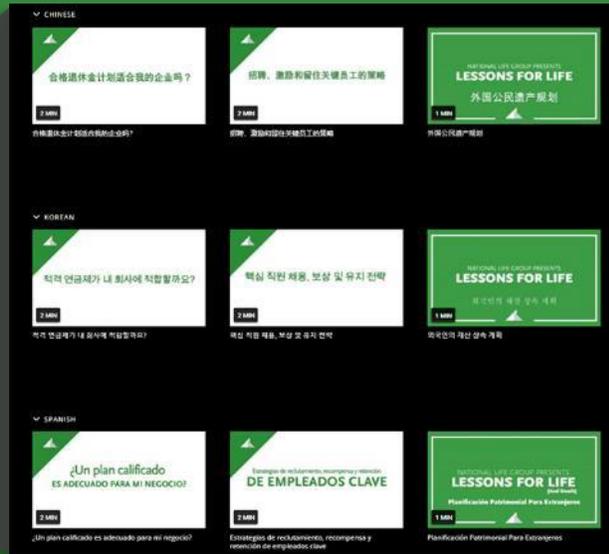
**@NationalLife**

# #1

National Life Group's Facebook page ranks **NUMBER 1** in engagement in the life insurance industry.<sup>71</sup>



# Advanced Sales: Tools to Drive Powerful Engagement



Consumer Education Video Resources  
to help close the sale!



Consumer  
Engagement Playbook



**BUILD A  
STRONG TEAM WITH  
Better  
Recruiting**

# Recruiting: Your Most Important Business Strategy

Tap into these national trends...

## JOB HUNTERS



**56%**

of U.S. workers wanted a new job in 2025.<sup>73</sup>

## CAREER CHANGERS

**64%**

of workers who switched jobs between 2022-2024 also changed industries.<sup>74</sup>



## GROWING CANDIDATE POOL

**7M**

Americans are **unemployed** and actively seeking work.<sup>75</sup>

## PART-TIME OPPORTUNITIES

**64%**

of employed adults say they are likely to **start a side hustle** or second job in the next year due<sup>76</sup>

<sup>73</sup> Forbes, The Great Resignation Returns: 2025 Exodus, December 16, 2024

<sup>74</sup> USA Today, Most job switchers are making a change in career: Top 5 fields they're leaving, June 10, 2025

<sup>75</sup> ResumeGenius, 50+ Job Search Statistics for 2025, April 23, 2025

<sup>76</sup> American Staffing Association, Economic Anxiety: 64% Looking to Get Second Job or Start a Side Hustle in the Next Year, June 12, 2025

# The Producer Shortage is Real...

...And impacting the ability to protect those who need it most



But...there has been **NO GROWTH** in the number of **life insurance producers**.



The industry is  
**100,000**  
Producers Short<sup>79</sup>

<sup>77</sup> United Nations, World Population Prospects 2024, 2025

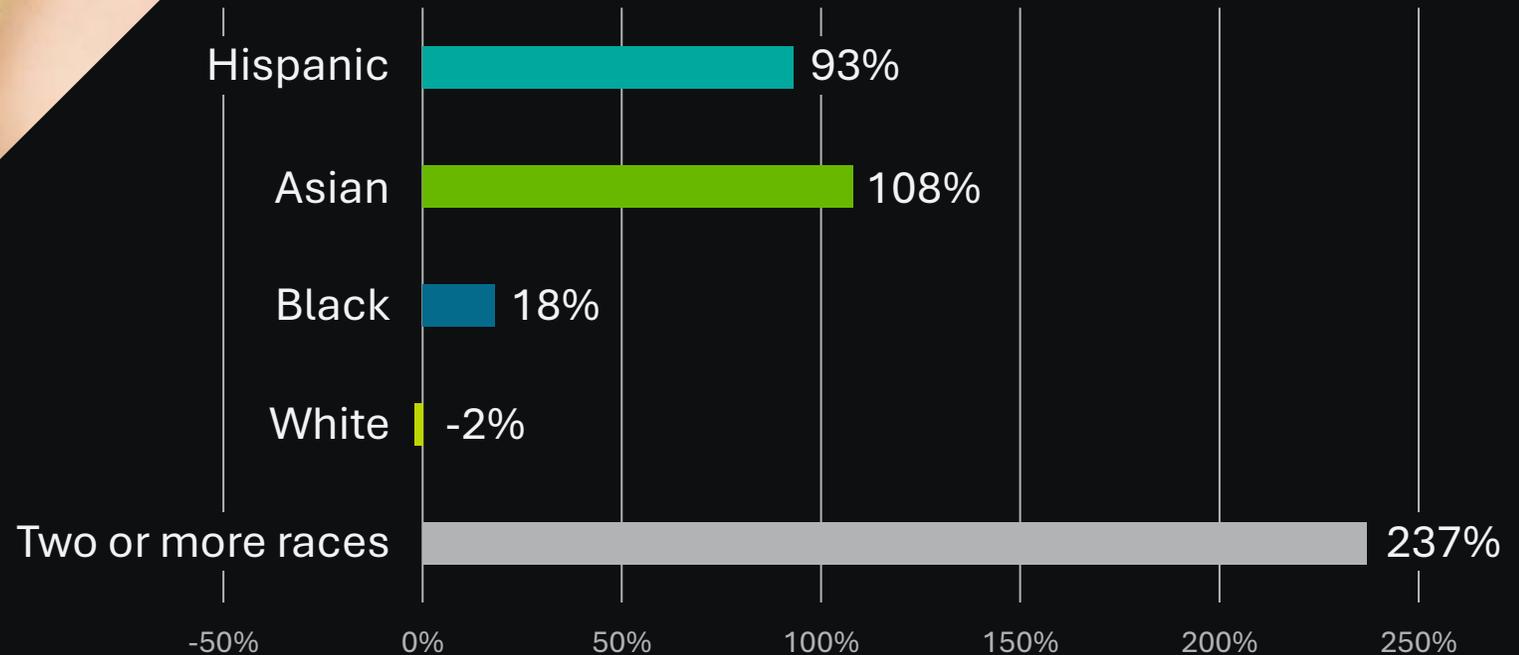
<sup>78</sup> U.S. Census Bureau, New 2024 Population Estimates Show Nation's Population Grew by About 1% to 340.1 Million Since 2023, December 19, 2024

<sup>79</sup> McKinsey & Company, Rethinking U.S. Life Insurance Distribution, 2025

# America's Diversity is Growing

U.S. Population Growth from 2000-2024

Percent Change from 2000-2024, by Ethnicity<sup>80</sup>



<sup>80</sup> U.S. Census Bureau, Pew Research Center compilation of data from 2000 decennial census and 2024 American Community Survey, 2024

# Serving the Hispanic Community



**68M**

Estimated number of Hispanics in the U.S. makes it the nation's largest racial or ethnic minority — **20% of the total population.**<sup>88</sup>

**40%**



have life insurance in 2025 versus...

**51%**



in 2021.<sup>89</sup>

**26%**

are unsure about how much coverage they need or what type to buy.<sup>89</sup>

<sup>88</sup> U.S., Census Bureau, National Population by Characteristics: 2020-2024, June 2025

<sup>89</sup> LIMRA, Hispanic Americans and Life Insurance: Bring Family to the Conversation, September 25, 2025



# Life Insurance Snapshot

Hispanic Americans

53%

report needing it or more of it — that's **11 points higher than the general population.**<sup>90</sup>

40%

of Hispanic Americans report owning life insurance — lower than any other ethnic group<sup>91</sup>

▶ 29%

say their families would face financial hardship within one month if the primary wage earner died unexpectedly.<sup>92</sup>

<sup>90</sup> LIMRA, 2024 Life Insurance Fact Sheet, April 2024

<sup>91</sup> Advisor Magazine, Hispanic Americans And Life Insurance, May 2025

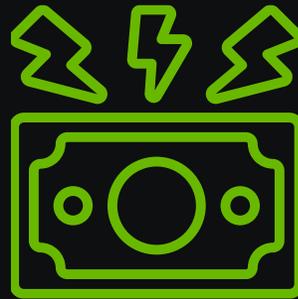
<sup>92</sup> LIMRA, Hispanic Americans and Life Insurance: Bring Family to the Conversation, September 25, 2025

# Women are the Future of Financial Growth

But they need **your** advice

## \$34T

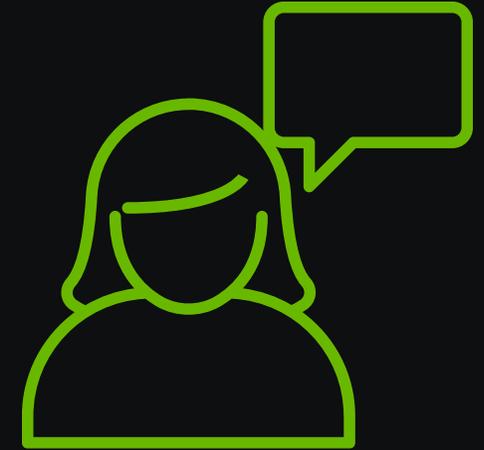
Amount U.S. women are projected to control by 2030 up from ~\$7.3 trillion in 2015<sup>95</sup>



## 65%



of women rank personal finances as **top source of stress**<sup>96</sup>



**72% of female clients** of U.S. financial advisors specifically sought **recommendations from other women**<sup>98</sup>

## \$50,000 vs. \$157,000

Median amount U.S. women aged 55–75 had **saved for retirement** versus their male counterparts<sup>97</sup>

<sup>95</sup> The Currency – Empower, The \$34 trillion shift: How women are reshaping wealth and legacy, January 15, 2025

<sup>96</sup> Laurel Road, 2025 Financial Survey: How Women Are Managing Money & Stress, March 5, 2025

<sup>97</sup> Employee Benefits News, A new generation of women is prioritizing retirement readiness, February 26, 2025

<sup>98</sup> Funds Society, To Seek Financial Advice, Women Rely on Recommendations From Other Women, March 16, 2025

# What's Coming in 2026

**COMING  
JANUARY  
24!**

**Q1**

## ▶ Rapid Protect Enhancements:

- Beneficiary Selection
- Initial Draft Date Change
- Rate class decision when submitted

## ▶ Increased EZ Underwriting Limits on all Permanent Products

- **\$5M** (0-50)
- **\$3M** (51-60)
- **\$250K** (61-65)

# Your Internal Wholesaler Team



**Chuck Boyette**  
Internal Wholesaler,  
Independent Distribution



**Arthur Fairchild**  
Internal Wholesaler,  
Independent Distribution

# Disclosures

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