National Life Group®

Why Should I Consider **National Life?**

National Life has long stood apart from other insurance companies, for reasons that go far beyond products. Over the years, our culture has attracted many experienced advisors from other companies who were seeking a new home to grow their practice.

We provide a combination of culture, innovative sales strategies, training, and products that solve the shortcomings advisors may have experienced with other carriers.

What Change Are You Looking For?

Strategy and Leadership Stability and Consistency

At National Life, we have a steady and reliable leadership team, a consistent strategic path and message, a strong balance sheet, and an unwavering commitment to distribution. All that gives you the stability needed for continued growth and success.

A Carrier That Prioritizes Ease of Doing Business

- You'll have the unique ability to work, discuss and collaborate directly with your underwriters.
- Our submit-to-underwriter decision timeframe is one of the shortest in the industry compared to peer companies.
- EZ-Underwriting limits are up to $3 million with no fluids. (If certain conditions are met.)
- Ability to process business 100% virtually and ‘touchless’ throughout the entire process, for eligible premiums and clients.
- Access to an intuitive technology platform, from your smart phone or computer, that serves as your practice’s command center for getting things done and seeing what’s going on with your business – pending new business, commissions, incentives/ recognition status, client intelligence database, analytical reports, illustrations, etc.
- Competitive underwriting programs for foreign national and guaranteed issue business.
- For RRs: Our broker/dealer, Equity Services Inc., gives you access to a state-of-the-art technology platform making you more efficient and to an experienced talented team can solve most of your issues with one call.

More Product Choice from Your Carrier

- A broad and competitive life and annuity product portfolio which meets most of your clients' needs.
- A pioneer in accelerated benefit riders (ABRs)[1] so your clients will have the peace of mind with the most competitive accelerated benefits riders in the marketplace, including on our term products.
- For RRs & IARs: Our full-service broker/dealer offers a multitude of choice including, stocks, bonds, mutual funds, variable annuities, retirement plans (including 401(k), 403(b), and 457 plans), alternative investments, turnkey program for the 403(b) and 457(b) markets, third party managers available on our proprietary platform, and even direct relationships to accommodate unique client cases.

Access to Advanced Markets Expertise, Training and Case Design Resources

- With more than 180 years of combined industry experience, our Advanced Market Team helps you grow your business with high-net worth individuals and business owners through individual consultation, training, and case design.
- Access to multiple programs to offer you choice re: premium financing, qualified plans, and non-qualified plans.[2]
- Direct prospect/client support from Advanced Markets' attorneys if requested (note: only if their CPA or legal professional is also present).
- Consultation, strategies and business solution support from our Retirement Services Team to meet the needs of 403(b) and 457(b) plan sponsors and plan participants.

An Open and Honest Leadership Environment with a Sense of Community

- A strong agent-centric culture in the Home Office, led by the CEO and embraced at all levels throughout the organization.
- Several agent councils that meet on a regular basis with the CEO and members of the Executive Management team to collaboratively work on new product designs, enhancing service, marketing, and sales strategy ideas, etc.
- Direct access to our Affiliated Channel's leadership.

More Training and Leadership Development

- The **Practice Advancement Retreat*** is held in VT every year with 3 days focused on how to take your practice to the next level.
- The **Edge Study Group*** is for our top producers who share sales ideas and best practices with an annual meeting and monthly Zoom calls.
- **AMPed Up*** is an 8-week virtual course designed for those agents who wish to venture into the advanced markets.
- The **ESI Symposium*** is an annual program bringing together our top investment professionals.
- Access to **Hoopis Performance Network**, the industry's preeminent digital learning platform with on-line courses
- We have two thriving communities at National Life where members regularly meet to learn and network – The **Women's Inclusion Network (WIN)** and **Blacks Uplifted in Leadership Development (BUILD)**
- Weekly virtual training webinars for every knowledge level.
- Generous tuition reimbursement program for attaining professional designations, such as CFP, CLU, etc.

Innovative Marketing Programs to Grow Client Base

- A turn-key social media management platform that makes it easy to post pre-approved and custom content to LinkedIn, Facebook, Instagram, and Twitter.
- We offer community-based programs – Life Changer of the Year and Do Good Heroes – that not only recognize educators and first responders, but also is a unique approach in establishing relationships in your community.
- Since 1981, NLG has been a pioneer in partnering with CPAs with the CPA Advantage Program designed to help you market to CPAs and to cultivate partnerships that will uncover opportunities for referrals and sales over time.
- We have a strong offering of in-language marketing materials including Spanish, Portuguese, Mandarin, Korean, Vietnamese and Thai.

Better Compensation

- Very competitive transitional compensation programs.
- Competitive variable compensation structures with specialized programs for top producers.*
- A strong offering of benefits to choose from: medical, 401(k) with match, pension program and deferred compensation program.
- Opportunity to qualify for incentive trips, sales campaigns, and quarterly bonuses.

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*Subject to earnings requirements.

1 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.

2 Premium financing, qualified plans and non-qualified plans are offered and administered independently of the companies of National Life Group. National Life is bound only by the terms of the life insurance contracts issued by the Group insurance companies.