



National Life  
Group®



Insurance  
Broker

## 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 insurance brokers who were seeking a better partner for their business. They especially like the comradery and collaborative atmosphere of an agency but with the compensation and freedom of an independent contractor.

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

### What Change Are You Looking For?

#### A Carrier That Prioritizes Ease of Doing Business

- You'll have the unique ability to work, discuss, and collaborate directly with your underwriters.
- 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.

National Life Group® is a trade name of National Life Insurance Company, Montpelier, VT, Life Insurance Company of the Southwest (LSW), Addison, TX, National Life Distribution, LLC (NLD) and their affiliates. Each company is solely responsible for its own financial condition and contractual obligations. LSW is not an authorized insurer in NY and does not conduct insurance business in NY. Compensation is paid by NLD. NLD also conducts business as National Life or, in some states, National Life Insurance Agency.

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.

**For Recruiting Use Only – Not For Use With The General Public**

### 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)<sup>1</sup> so your clients will have the peace of mind with the most competitive ABRs in the marketplace, including on our term products.

### 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 regarding premium financing, qualified plans, and non-qualified plans.<sup>2</sup>
- 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 Vermont every year with three 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 eight week virtual course designed for those agents who wish to venture into the advanced markets.
- We have two thriving communities at National Life where members regularly meet to learn and network — The **Women's Inclusion Network (WIN)** and **BUILD (Blacks Uplifted in Leadership Development)**
- Weekly virtual training webinars for every knowledge level.

### Innovative Marketing Programs To Grow Client Base

- We offer community-based programs — **Life Changer of the Year** and **Do Good Heroes** — that not only recognize educators and first responders, but also are a unique approach in establishing relationships in your community.
- Since 1981, National Life 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.

### Better Compensation

- Competitive variable compensation structures with specialized programs for top producers.
- Opportunity to qualify for incentive trips, sales campaigns, and quarterly bonuses.

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<sup>1</sup> 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.

<sup>2</sup> 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.