

SENTINEL BENEFIT PROVIDER SUBACCOUNT PERFORMANCE

Average annual returns as of October 31, 2009

This material is authorized for distribution to prospective policyholders only when preceded or accompanied by current prospectuses for the Policy and related subaccounts. Please read the prospectus and consider carefully the product's objectives, risks, charges and expenses before you invest or send money. Sentinel Benefit Provider is a flexible premium adjustable variable universal life insurance policy issued by National Life Insurance Company designed to provide a death benefit along with professional money management and diversification opportunities with tax deferred earnings through a choice of the various subaccounts available through this product. Sentinel Benefit Provider is designed primarily for the corporate market.

COMPLEX	SUBACCOUNT	INCEPTION DATE	YEAR TO DATE	MRO ¹ Return	As of October 31, 2009					As of September 30, 2009				
					1 YEAR	3 YEARS	5 YEARS	10 YEARS	SINCE INCEPTION	1 YEAR	3 YEARS	5 YEARS	10 YEARS	
Sentinel VPT	Common Stock Fund	11/30/00	18.29%	13.86%	10.83%	-3.92%	2.58%	N/A	1.85%	-4.44%	-2.48%	2.79%	N/A	
	Mid Cap Growth Fund	11/30/00	20.99	13.27	11.20	-7.30	-1.40	N/A	-3.05	-10.22	-5.40	-0.35	N/A	
	Small Company Fund	11/30/00	16.75	16.04	9.82	-4.44	2.64	N/A	5.39	-8.82	-1.87	3.40	N/A	
	Balanced Fund	08/01/03	15.56	10.72	11.71	-1.41	2.65	N/A	4.68	1.21	-0.34	2.85	N/A	
	Bond Fund	08/01/03	11.56	3.43	16.49	6.83	4.83	N/A	5.28	13.19	6.95	4.91	N/A	
	Money Market Fund	11/30/00	-0.65	-0.20	-0.65	1.67	2.08	N/A	1.59	-0.53	1.82	2.10	N/A	
	Money Market 7-Day Yield		-0.32%	<i>this yield more closely reflects the current earnings of the Money Market Fund</i>										
AIM V.I.	Dynamics Fund	08/22/97	26.10	19.78	13.63	-9.16	0.24	-2.73	1.38	-5.57	-6.41	1.70	-1.42	
	Global Health Care Fund	05/21/97	15.28	10.19	11.26	-3.02	2.02	2.34	5.22	-3.48	-1.49	2.57	3.19	
	Technology Fund	05/20/97	38.48	18.36	25.55	-5.85	-0.34	-8.34	0.55	6.58	-4.14	1.68	-6.70	
Alger	Large Cap Growth Portfolio	01/09/89	35.31	19.71	22.58	-3.73	1.64	-2.36	9.07	0.61	-2.11	2.31	-1.63	
	Capital Appreciation Portfolio	01/25/95	34.20	18.27	24.05	0.63	7.50	0.01	11.38	7.96	3.59	8.88	1.02	
	Small Cap Growth Portfolio	09/21/88	29.13	16.40	20.26	-6.39	4.37	-1.89	8.09	-0.98	-1.90	6.29	-0.80	
American Century VP	Value Fund	05/01/96	10.88	14.90	5.33	-7.70	0.07	4.15	6.03	-6.83	-6.24	0.48	4.38	
	Income & Growth Fund	10/30/97	9.23	13.82	4.53	-9.95	-1.55	-1.66	1.83	-10.27	-7.86	-0.95	-0.87	
	Inflation Protection Fund	12/31/02	8.66	3.08	14.95	4.60	3.35	N/A	3.79	5.41	4.23	3.30	N/A	
Dreyfus	Socially Responsible Growth Fund	10/07/93	22.40	14.49	14.45	-4.68	0.38	-3.96	4.91	-1.65	-2.84	1.11	-3.09	
Fidelity [®] VIP	Overseas Portfolio	01/28/87	18.55	18.74	17.14	-6.37	3.35	0.13	4.86	-3.45	-4.54	4.59	0.83	
	Investment Grade Bond Portfolio	12/05/88	14.78	5.65	18.43	4.60	3.69	5.33	6.10	12.14	4.52	3.68	5.25	
JP Morgan	International Equity Portfolio	01/03/95	26.11	20.51	26.10	-6.09	3.20	0.14	3.53	2.45	-4.24	4.26	0.62	
Insurance Trust	Small Cap Core Portfolio	01/03/95	9.62	19.72	1.71	-10.87	-2.15	1.03	5.66	-13.57	-7.20	-0.19	2.16	
Morgan Stanley	Emerging Markets Equity Portfolio	10/01/96	54.48	20.48	51.30	1.53	13.76	8.17	6.15	9.44	3.94	14.74	8.86	
	Core Plus Fixed Income Portfolio	01/02/97	8.71	4.43	13.85	0.57	1.59	3.90	4.13	9.00	0.51	1.58	3.89	
	High Yield Portfolio	01/02/97	36.61	11.14	36.58	3.28	1.83	-0.57	0.96	15.96	3.07	1.80	-0.68	
	U.S. Real Estate Portfolio	03/03/97	11.92	30.04	-1.87	-15.94	-0.01	8.90	7.16	-26.70	-12.87	2.19	9.16	
Neuberger Berman AMT	Partners Portfolio	03/22/94	43.21	22.60	28.70	-8.14	1.21	1.33	6.91	-2.17	-5.75	2.02	2.07	
DWS	Equity 500 Index VIP	10/01/97	16.15	15.27	8.81	-7.94	-0.66	-1.99	1.38	-7.76	-6.36	0.03	-1.20	
	Small Cap Index VIP	08/25/97	12.91	19.01	5.08	-9.67	-0.67	2.79	2.42	-10.70	-5.80	1.12	3.57	
Wells Fargo	Discovery Fund SM	12/31/96	22.70	18.02	7.36	-5.18	2.15	6.53	4.83	-9.48	-1.98	4.11	7.13	
Advantage VT	Opportunity Fund SM	05/08/92	34.26	16.88	23.05	-4.46	1.69	2.74	9.54	-1.99	-2.67	2.66	3.66	

¹Most Recent Calendar Quarter

Performance data quoted represents past performance, and is no guarantee of future results. Principal value and return will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance shown here.

Performance of the subaccounts reflects the portfolios' investment income and capital gains and losses less investment management fees and expenses, and reflects all common fees of the separate account. The common fees include the mortality and expense risk charges, the separate account administrative charge, and the policy administrative fee. The performance does not reflect the cost of insurance, premium loads, or potential underwriting charges which will vary with each product and will significantly reduce the performance figures above. The performance assumes the contract subaccounts were in existence on the portfolio's inception date rather than February 12, 1999, when the contract was first offered.

Please refer to the hypothetical illustration in the prospectus which shows the effect on performance of various assumptions regarding the cost for insurance protection. You may also wish to obtain a personalized illustration which reflects the cost of your policy's insurance protection.

An investment in the Money Market subaccount is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the Money Market seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in this account.

The stocks of smaller companies are often associated with higher risks than stocks of larger companies including higher volatility.

Investment in global markets may include added risks such as currency fluctuations and other economic and political factors.

Returns are not annualized for periods under one year.

Effective April 30, 2004, the INVESCO VIF-Dynamics Fund, INVESCO VIF-Technology Fund, and INVESCO-VIF-Health Sciences Fund were renamed AIM V.I. Dynamics Fund, AIM V.I. Technology Fund, and AIM V.I. Health Sciences Fund, respectively, October 15, 2004. AIM Distributors, Inc. became the distributor and AIM Advisors, Inc. became the investment advisor for these funds April 30, 2004.

Effective April 11, 2005, the Strong Mid Cap Growth Fund II reorganized into the Wells Fargo Advantage Discovery Fund and the Strong Opportunity Fund II reorganized into the Wells Fargo Advantage Opportunity Fund.

Effective October 2, 2006, the AIM V.I. – Health Sciences Fund has been renamed AIM V.I. – Global Health Care Fund.

Effective October 2, 2006, the Morgan Stanley Dean Witter Fixed Income Fund has been renamed Morgan Stanley Core Plus Fixed Income Portfolio.

Effective October 2, 2006, the Scudder Equity 500 Index Fund has been renamed DWS Equity 500 Index VIP. The Scudder Small Cap Index Fund has been renamed DWS Small Cap Index VIP.

Effective November 3, 2006, the DWS Dreman Small Cap Value VIP has been renamed DWS Dreman Small Mid Cap Value VIP.

Effective October 2, 2006, the Sentinel Variable Products Trust Growth Index has been eliminated. The assets held in the Sentinel Variable Products Trust Growth Index have been transferred to the DWS Equity 500 Index VIP.

Effective May 1, 2008, the Alger American Leverage AllCap Portfolio has been renamed Alger American Capital Appreciation Portfolio. The Alger American Small Capitalization Portfolio has been renamed Alger American SmallCap Growth Portfolio.

Effective July 1, 2008, the Alger American Growth Portfolio has been renamed Alger American LargeCap Growth Portfolio.

Effective April 24, 2009, end of business, the JP Morgan International Equity Portfolio was merged into the JP Morgan Insurance Trust International Equity Portfolio. The JP Morgan Small Company Portfolio was merged into the JP Morgan Insurance Trust Small Cap Equity Portfolio, which was subsequently renamed JP Morgan Insurance Trust Small Cap Core Portfolio.

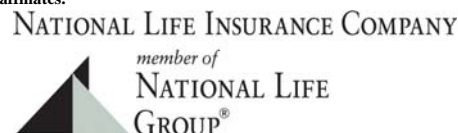
Effective September 23, 2009, the Alger American Capital Appreciation Portfolio has been renamed Alger Capital Appreciation Portfolio. The Alger American LargeCap Growth Portfolio has been renamed Alger Large Cap Growth Portfolio. The Alger American SmallCap Growth Portfolio has been renamed Alger Small Cap Growth Portfolio.

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SENTINEL BENEFIT PROVIDER FUND PERFORMANCE

Average annual returns as of October 31, 2009

This material is authorized for distribution to prospective policyholders only when preceded or accompanied by current prospectuses for the Policy and related subaccounts. Please read the prospectus and consider carefully the product's objectives, risks, charges and expenses before you invest or send money. The following performance chart shows fund level returns and does not reflect the effect of mortality and expense risk charges, cost of insurance, policy expenses, or potential surrender charges. If these charges were included, the total returns would be significantly lower.

COMPLEX	SUBACCOUNT	INCEPTION DATE	YEAR TO DATE	MRO ¹ Return	As of October 31, 2009					As of September 30, 2009				
					1 YEAR	3 YEARS	5 YEARS	10 YEARS	SINCE INCEPTION	1 YEAR	3 YEARS	5 YEARS	10 YEARS	
Sentinel VPT	Common Stock Fund	11/30/00	18.97%	14.06%	11.60%	-3.24%	3.28%	N/A	2.55%	-3.75%	-1.80%	3.49%	N/A	
	Mid Cap Growth Fund	11/30/00	21.69	13.47	11.98	-6.65	-0.72	N/A	-2.35	-9.56	-4.74	0.33	N/A	
	Small Company Fund	11/30/00	17.43	16.24	10.59	-3.77	3.34	N/A	6.10	-8.16	-1.19	4.10	N/A	
	Balanced Fund	08/01/03	16.22	10.91	12.49	-0.72	3.36	N/A	5.39	1.93	0.35	3.55	N/A	
	Bond Fund	08/01/03	12.21	3.61	17.29	7.57	5.55	N/A	6.00	13.98	7.68	5.63	N/A	
	Money Market Fund	11/30/00	-0.08	-0.02	0.04	2.38	2.78	N/A	2.29	0.17	2.52	2.81	N/A	
	Money Market 7-Day Yield ²		-0.32%	this yield more closely reflects the current earnings of the Money Market Fund										
AIM V.I.	Dynamics Fund	08/22/97	26.82	19.99	14.43	-8.51	0.92	-2.04	2.01	-4.89	-5.75	2.39	-0.72	
	Global Health Care Fund	05/21/97	15.94	10.39	12.04	-2.34	2.72	3.03	5.90	-2.79	-0.80	3.27	3.89	
	Technology Fund	05/20/97	39.27	18.56	26.42	-5.18	0.35	-7.61	1.22	7.34	-3.46	2.38	-5.98	
Alger	Large Cap Growth Portfolio	01/09/89	36.09	19.92	23.43	-3.05	2.33	-1.65	9.89	1.34	-1.42	3.01	-0.93	
	Capital Appreciation Portfolio	01/25/95	34.97	18.48	24.92	1.33	8.23	0.73	11.99	8.73	4.31	9.61	1.73	
	Small Cap Growth Portfolio	09/21/88	29.87	16.60	21.10	-5.73	5.07	-1.17	8.81	-0.26	-1.22	7.01	-0.09	
American Century VP	Value Fund	05/01/96	11.53	15.10	6.07	-7.04	0.76	4.85	6.73	-6.16	-5.58	1.17	5.08	
	Income & Growth Fund	10/30/97	9.87	14.02	5.26	-9.30	-0.87	-0.97	2.57	-9.62	-7.20	-0.27	-0.18	
	Inflation Protection Fund	12/31/02	9.28	3.26	15.75	5.32	4.06	N/A	4.50	6.14	4.96	4.01	N/A	
Dreyfus	Socially Responsible Growth Fund	10/07/93	23.11	14.69	15.26	-4.01	1.07	-3.25	5.71	-0.94	-2.16	1.81	-2.39	
Fidelity [®] VIP	Overseas Portfolio	01/28/87	19.24	18.95	17.96	-5.71	4.05	0.84	5.54	-2.75	-3.87	5.29	1.53	
	Investment Grade Bond Portfolio	12/05/88	15.44	5.84	19.25	5.33	4.40	6.04	6.77	12.92	5.25	4.40	5.95	
JP Morgan	International Equity Portfolio	01/03/95	26.84	20.72	26.98	-5.42	3.90	0.84	4.09	3.19	-3.56	4.96	1.33	
Insurance Trust	Small Cap Core Portfolio	01/03/95	10.25	19.93	2.43	-10.24	-1.48	1.72	6.32	-12.94	-6.55	0.49	2.86	
Morgan Stanley	Emerging Markets Equity Portfolio	10/01/96	55.36	20.69	52.35	2.23	14.51	8.90	6.88	10.23	4.66	15.50	9.59	
	Core Plus Fixed Income Portfolio	01/02/97	9.33	4.61	14.64	1.27	2.30	4.60	4.85	9.76	1.21	2.28	4.59	
	High Yield Portfolio	01/02/97	37.39	11.34	37.52	4.00	2.54	0.14	1.73	16.77	3.79	2.51	0.03	
	U.S. Real Estate Portfolio	03/03/97	12.58	30.27	-1.16	-15.33	0.67	9.61	7.63	-26.14	-12.24	2.88	9.87	
Neuberger Berman AMT	Partners Portfolio	03/22/94	44.03	22.82	29.60	-7.49	1.90	2.03	7.20	-1.46	-5.08	2.72	2.77	
DWS	Equity 500 Index VIP	10/01/97	16.83	15.47	9.58	-7.29	0.02	-1.29	2.07	-7.10	-5.70	0.71	-0.50	
	Small Cap Index VIP	08/25/97	13.57	19.22	5.82	-9.03	0.01	3.49	3.24	-10.05	-5.14	1.82	4.27	
Wells Fargo	Discovery Fund SM	12/31/96	23.40	18.23	8.11	-4.52	2.85	7.23	5.50	-8.82	-1.30	4.81	7.84	
Advantage VT	Opportunity Fund SM	05/08/92	35.03	17.08	23.91	-3.79	2.38	3.44	10.10	-1.28	-1.99	3.36	4.36	

¹Most Recent Calendar Quarter

²Performance of the money market 7 day yield reflects the portfolio investment income and capital gains and losses less investment management fees and expenses, and reflects all common fees of the separate account.

Performance data quoted represents past performance, and is no guarantee of future results. Principal value and return will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance shown here.

Performance of the funds reflects the portfolios' investment income and capital gains and losses less investment management fees and expenses and a separate account administrative charge. The performance does not reflect the effect of mortality and expense risk charges, cost of insurance, or policy expenses. (If these charges were included, the total returns would be significantly lower.)

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These portfolios are available for investment only by separate accounts of insurance companies.

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