

# Variable Annuity

## ANNUITY TRAINING

The following is an overview of the variable annuity offered by National Life Group and issued by National Life Insurance Company. Product is not available in all states or all sales situations, please see NationalLife.com for current product availability. Product details, any applicable bonus and availability are subject to change without notice.

Consumer Brochure – Cat No 64069

### Sentinel Advantage Variable Annuity (SAVA) 5

A flexible premium annuity product that offers professional money management and diversification to help protect account during times of market volatility. The annuity is designed to be a long-term investment vehicle to help plan for retirement income needs.

Variable annuities may expose the annuitant to varying levels of market volatility and are applicable for persons with a higher risk tolerance

- Issue Ages 0-85
- 5 Year Declining Surrender Charge Period
- Appropriate for IRA, Roth IRA, and Non-Qualified retirement savings
- 15% of beginning of year contract value may be withdrawn without surrender charge in years 2+

- Market Value Adjustment may apply
- Systematic withdrawals may be available if contract value is \$15,000 or greater
- Return of Premium death benefit feature built in
- Portfolio Rebalancing and Dollar Cost Averaging Features
- Nursing home waiver
- ABR – Chronic & Terminal Illness (State Specific)
- Please [review prospectus](#) for current premium requirements, policy fees, and Fixed & Variable Sub-Account Availability
- Annuitization for period-certain and lifetime options are available

Products issued by

**National Life Insurance Company®**

National Life Group® is a trade name of National Life Insurance Company, Montpelier, VT, Life Insurance Company of the Southwest, Addison, TX and their affiliates. Each company of National Life Group is solely responsible for its own financial condition and contractual obligations. Life Insurance Company of the Southwest is not an authorized insurer in New York and does not conduct insurance business in New York.

Variable annuities are subject to investment risks, including the possible loss of principal invested. Diversification does not assure a profit or guarantee against loss

SAVA 5 is underwritten by National Life and distributed by Equity Services, Inc., Member FINRA/ SIPC, Registered Broker/Dealer Affiliate of National Life Insurance Company, One National Life Drive, Montpelier, Vermont 05604. 800-3447437

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.