



National Life Group® is a trade name representing various affiliates, which offer a variety of financial service products. Life Insurance Company of the Southwest, founded in 1955, is not an authorized insurer in New York and does not conduct insurance business in New York. Sentinel Investments® is the unifying brand name for Sentinel Financial Services Company, Sentinel Asset Management, Inc., and Sentinel Administrative Services, Inc. Each company of National Life Group is solely responsible for its own financial condition and contractual obligations.



Promise

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Our promise is our product

We don't make widgets or cars or computers. **We make promises.** Our job – since the chartering of National Life Insurance Company in 1848 – has been to create a better future for each and every customer through innovative financial solutions. We pledge to continue to keep those promises and to deliver on those commitments 10, 20 or 50 years down the road. Our long record of financial strength and our reputation for integrity have enabled National Life to deliver on millions of promises. **We pledge to deliver on ours to you, too.**



Our mission is to deliver on our promise:

To live up to our history

We believe our past has prepared us for a strong future. **Our founders were innovators** who created one of the first mutual life insurance companies in the country – the first with a national vision. The company’s first death claim – that of Rowland Allen, who died in 1850 while seeking fortune in the California Gold Rush – pushed National Life Insurance Company to its limits. The young company did not have the assets to pay the claim but the directors knew their company was doomed if they failed to pay. With the cooperation of a local bank and the personal credit backing of the directors, National Life came up with the money. Its president personally delivered the \$1,000 payment to the grieving but grateful widow.



Our mission is to deliver on our promise:

To live our values

We are bound to our customers by our promises and our integrity. **We care** about how we treat our customers, our employees and our planet. Integrity is the bedrock value on which our company was founded; our commitment to our customers is our steadfast and primary responsibility, while our joint commitment to financial strength and profitable growth helps to ensure **we can deliver on our promises** to our customers. We understand our greatest asset is our people and we strive to be the company of choice for high-quality employees.



Our mission is to deliver on our promise:

To invest our assets wisely

Our long-standing philosophy of maintaining a **broadly diversified and conservatively managed** investment portfolio is key to our ability to deliver on our commitments decades in the future. Our conservative strategy and approach, designed to weather both the ups and downs of economic cycles, has helped us through the Great Depression, dozens of recessions and the economic collapse of 2008 and 2009. Almost all of our portfolio is invested in fixed-income securities. These investments, with their relatively stable market values and long durations, are an excellent match for National Life Group's life insurance and annuity liabilities that share these same characteristics.



Our mission is to deliver on our promise:

To care for our communities

We take seriously our debt to Vermont for 162 years of support, and we work to show our gratitude by **improving the quality of life** wherever we see an opportunity. National Life Group and the National Life Group Charitable Foundation donate annually to more than 100 nonprofit organizations that provide Vermonters with homes, heat, health, education, the arts and recreation. In 2008 National Life announced a \$250,000 contribution through its charitable foundation to assist in the construction of a radiation therapy treatment center at the Central Vermont Medical Center, which has brought cancer treatment closer to home for thousands of Vermonters. The facility has been named the National Life Cancer Treatment Center. **Our deep commitment to service** is reflected in our policy to allow National Life Group employees 40 hours a year to volunteer at qualified nonprofits on company time.



Our mission is to deliver on our promise:

To care for our planet

We are committed to **making the world a better place** through solar energy, biomass heating, an extensive recycling program and environmental innovations that make us business leaders in the field. An array of 418 rooftop solar panels helps to power our Montpelier headquarters while 20 solar thermal panels provide hot water and a \$2 million biomass boiler heating system provides more than 90 percent of the heat. National Life's shredded paper is used as bedding for 700 milking cows at a local dairy farm. In 2009 the U.S. Green Building Council awarded National Life's headquarters a coveted silver certification under the Council's Leadership in Energy and Environmental Design (LEED) rating system.



Our mission is to deliver on our promise:

To maintain our independence

The companies of National Life Group are not publicly traded. Our mutual structure means that **our sole mission is to serve our policyholders** – with integrity, hard work and our 162 years of experience. Leaders of publicly owned companies worry constantly about how their balance sheets will look at every quarterly report; sometimes they make short-term decisions to improve their immediate bottom line, at the expense of doing what's right for long-term growth. National Life Group's leaders know that **the company's future and your financial security are one and the same.** With 16 decades of service to policyholders behind us, we know the wisdom of taking the long view and making the right investments for sustained growth.



Our mission is to deliver on our promise:

To be here when you need us

We are a Fortune 1000 company with \$26 billion in assets under management and yet at our core we retain the feel and attitude of a small company in which each and every individual – whether it's a customer, an agent or an employee – matters. When Policy No. 1 was sold, the company's first president knew the company's success depended on keeping that one policyholder's trust. **We still do business one customer at a time.**



Companies of National Life Group

National Life Insurance Company

The flagship of the enterprise, National Life Insurance Company was established in 1848 and is licensed in all 50 states and the District of Columbia.

Life Insurance Company of the Southwest

Life Insurance Company of the Southwest (LSW), based in Dallas, Texas, is a wholly owned subsidiary of National Life Insurance Company and is licensed to do business in all states except New York.

Sentinel Investments

For more than 75 years Sentinel Investments has focused on investment management.

Equity Services, Inc.

Equity Services, Inc. (ESI), member FINRA/SIPC, is a broker/dealer and registered investment advisor affiliate of National Life Insurance Company.