



National Life
Group®



PRESIDENT'S CLUB

Dominican Republic

HYATT ZILARA CAP CANA

MARCH 16–20, 2026

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. Incentive programs are offered by NLD. NLD also conducts business as National Life or, in some states, National Life Insurance Agency.

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2026 President's Club Qualification Requirements

Start reviewing your sales plans now so you can qualify for the 2026 President's Club.¹ If you have any questions about the production requirements, or any of our products, please call our Sales Desk at 800-906-3310.

General Agent Qualifications

Calendar Years of Service	Base Trip Total Club Credits	Additional Nights Total Club Credits	Minimum Life Requirement	Agent Qualifier
1st Year General Agent		Automatic Invitation		
2nd and 3rd Year General Agent	2,500,000	5,000,000	1,500,000	8
4th Year General Agent and Beyond	4,000,000	8,000,000	3,000,000	10

Full-Time Agent Qualifications

Class	Calendar Years of Service	Base Trip		Additional Nights	
		Total Club Credits	Minimum Life Requirement	Total Club Credits	Minimum Life Requirement
A-I	Calendar Year 2025 Inexperienced	90,000	22,000	215,000	44,000
A & B-I	Calendar Year 2025 Experienced & 2nd Calendar Year Inexperienced	115,000	27,500	285,000	55,000
B & C	2nd Year Experienced & 3rd Calendar Year	125,000	35,000	365,000	70,000
D & E	4th Calendar Year Under Contract and Beyond	180,000	45,000	500,000	90,000

Brokerage Agent Qualification

Calendar Years of Service	Base Trip		Additional Nights	
	Total Club Credits	Minimum Life Requirement	Total Club Credits	Minimum Life Requirement
1st Year Brokerage Agents	115,000	27,500	285,000	55,000
All Brokerage Agents	180,000	45,000	500,000	90,000

4th Quarter 2025 Hires

Agents hired in the fourth quarter of 2025 will be measured as first-year hires, in their year of hire and in the entire calendar year of 2026. Fourth Quarter hires will be measured under the 2nd calendar year requirement in their 2nd full year under contract (calendar year 2027).

Club Credits

Club Credits are Sales Credits from the sale of Proprietary Life & Annuity Sales and all investment advisory fees through ESI, PLUS sales of non proprietary VA/VL (Variable Annuity and Variable Life). All business through ESI will be credited equally weighted at a 75% of GDC to comply with Regulatory Best Interest requirements.

Sales Crediting by Eligible Premium

(% of 1st year premium unless otherwise noted)

Premium Type	Credit Weighting
1st Year Target/Term Whole Life ²	100%
1st Year Excess Life Premium	3%
Flow and PIP Annuity Premium	25%
Fixed Indexed Annuity Premium (SPDA)	5%
5-Year Multi-Year Guaranteed Annuity Premium (SPDA)	3%
3-Year Multi-Year Guaranteed Annuity Premium (SPDA)	1.5%
All GDC	75%

Paid policy count requirement for President's Club is 6 policies Annually.³

1. All eligible agents must meet the conference requirements in order to attend, nonqualified agents cannot be considered a guest of a qualifying agent. NLGroup reserves the right to determine eligibility based on company records, and attendance is by invitation only. We reserve the right to terminate or modify any bonus or incentive program at anytime. Credits may be adjusted if needed to comply with the Massachusetts Fiduciary Rule.

2. Based upon the total of your personal paid 1st year annualized target life sales. Credits are based on the lesser of the CTP or the AAP.

3. Qualifying policies include life and proprietary annuities. Split policy counts will be based on agent's application percentage.

4. Annuity sales in excess of \$2,000,000 of SPDA premium on a single life or \$100,000 in first year annualized flow on a single life will be capped.

Only eligible securities product sales placed through Equity Services, Inc., One National Life Drive, Montpelier, VT 05604, 800-344-7437, may generate credits.

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