



National Life
Group®



President's Club

Los Cabos

GRAND VELAS LOS CABOS

APRIL 13–17, 2027



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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TC7409472(1225)1

Cat No 108594(1125)

2027 President's Club Qualification Requirements

Start reviewing your sales plans now so you can qualify for the 2027 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.

Affiliated Manager Qualifications

Manager Type	Base Trip		Business Class	
	Total Quota	Unit Qualifiers	Total Quota	Unit Qualifiers
1st Year Managing Director (hired after 7/1)	195,000	1	390,000	1
1st Year Managing Director (hired before 7/1)	385,000	1	770,000	1
2nd Year Managing Director	600,000	3	1,200,000	3
Managing Director	1,100,000	5	2,200,000	5
Senior Managing Director	1,300,000	6	2,600,000	6
1st Year Associate General Agent	1,400,000	7	2,800,000	7
Associate General Agent	1,650,000	8	3,300,000	8
Brokerage Manager	1,300,000	8	2,600,000	8
Managing Associate & District Agent	Qualify as Personal Producers		Qualify as Personal Producers	

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 2026 Inexperienced	100,000	25,000	200,000	50,000
A & B-I	Calendar Year 2026 Experienced & 2nd Calendar Year Inexperienced	125,000	30,000	250,000	60,000
B & C	2nd Year Experienced & 3rd Calendar Year	140,000	40,000	280,000	80,000
D & E	4th Calendar Year Under Contract and Beyond	200,000	50,000	400,000	100,000

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	125,000	30,000	250,000	60,000
All Brokerage Agents	200,000	50,000	400,000	100,000

4th Quarter 2026 Hires

Agents hired in the fourth quarter of 2026 will be measured as first-year hires, in their year of hire and in the entire calendar year of 2027. Fourth quarter hires will be measured under the Second calendar year requirement in their Second full year under contract (calendar year 2028).

Club Credits

Club credits are sales credits from proprietary life & annuity sales. All business through ESI will be credited equally weighted at a 75% of GDC to comply with Regulation 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 Multiyear Guaranteed Annuity Premium (SPDA)	3%
3-Year Multiyear Guaranteed Annuity Premium (SPDA)	1.5%
All GDC	75%

Paid policy count requirement for President's Club is six policies annually³.

¹ All eligible agents must meet the conference requirements in order to attend, nonqualified agents cannot be considered a guest of a qualifying agent. National Life Group 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.

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.