



Your Annuity Statement Has a New Look

We've updated the design of your annuity statement to make it easier to read and understand. You're seeing the refreshed format in the statement included in this mailing. Your contract features, values, and how your annuity works remain the same.

What's changing:

- A more modern layout
- A simplified color palette for improved readability
- Clearer labels and more organized sections
- Portrait orientation for a smoother reading experience

Our goal is to present your information in a clearer, more intuitive format so you can easily find the details that matter most.

If you have questions as you review your statement, your agent or our customer service team will be ready to assist.

Thank you for choosing National Life Group.

Sincerely,
National Life Group

TC8674825(1225)3

National Life Group® is a trade name representing various affiliates, which offer a variety of financial service products.
Centralized Mailing Address: One National Life Drive, Montpelier, VT 05604 | www.NationalLifeGroup.com

How to Read the Annuity Statement

This section provides an overview of your guaranteed income benefit (if applicable) and a snapshot of your current account values.

How to read the Annuity Statement — Page 1

1 Customer Profile & Policy Information

This area lists your personal information and the key details about your annuity. It includes your name and mailing address for verification, along with:

- **Statement Period:** The start and end dates covered by this statement.
- **Policy Number:** The unique number assigned to your annuity.
- **Plan:** The type of plan.
- **Product Name:** The specific annuity product you own.
- **Issue Date:** The date your annuity was issued.

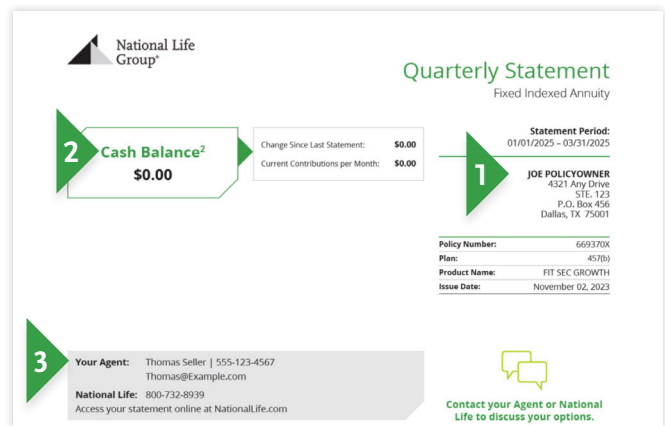
2 Key Account Values

Summary of your account activity for the period:

- **Cash Balance:** The amount currently available in your annuity.
- **Change Since Last Statement:** How your account value has increased or decreased during the statement period.
- **Current Contributions per Month:** Any amounts added to your annuity during the statement period.

3 Agent and Service Contact Information

- Your agent's name, phone number, and email address
- National Life Group's customer service phone number
- The website address where you can access your statement online



National Life Group®

Quarterly Statement
Fixed Indexed Annuity

2 Cash Balance²
\$0.00

Change Since Last Statement: \$0.00
Current Contributions per Month: \$0.00

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Statement Period:
01/01/2025 – 03/31/2025

JOE POLICYOWNER
4321 Any Drive
STE. 123
P.O. Box 456
Dallas, TX 75001

Policy Number: 669370X
Plan: 457(B)
Product Name: FIT SEC GROWTH
Issue Date: November 02, 2023

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Your Agent: Thomas Seller | 555-123-4567
Thomas@Example.com
National Life: 800-732-8939
Access your statement online at NationalLife.com

Contact your Agent or National Life to discuss your options.

Products issued by
National Life Insurance Company®
Life Insurance Company of the Southwest®

How to read the Annuity Statement — Page 2

4 Cash Balance

The gross value of your annuity at the end of the statement period.

5 Death Benefit

This is the amount beneficiaries will receive if the annuitant passes away. It helps you understand the protection your annuity provides to those you name as beneficiaries.

6 Annuitization Options

This section explains that you may choose to convert your annuity into monthly income payments in the future.

7 Surrender Value

This is the amount you can withdraw if you choose to surrender your contract, minus any applicable charges or taxes.

8 Statement Period Details

This table summarizes all activity within the statement period, including:

- **Beginning Value:** Your account value at the start of the period
- **Credited Interest:** Interest earned during the period
- **Contributions:** Any amounts added
- **Withdrawals:** Any amounts taken out
- **Ending Value:** Your account value at the end of the period

9 Additional Details

This area shows information that may apply to your contract, such as unvested bonuses, loans, and recently received contributions. Values listed here help you understand any additional features that affect your annuity.

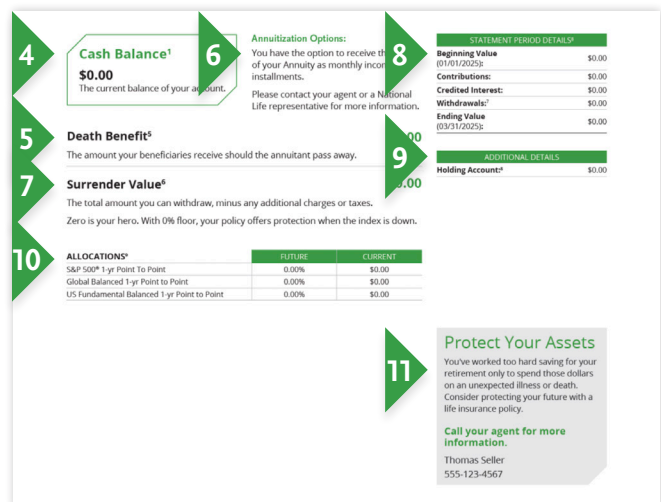
10 Allocations

This section shows how your money is allocated within your indexed strategy.

- **Future:** How future contributions will be invested
- **Current:** How your existing balance is currently invested

11 Protect Your Assets

This section provides an educational reminder about the value of safeguarding your financial future. It also includes your agent's contact information so you can reach out for guidance, questions, or help with next steps.



The image shows a template for an Annuity Statement. It includes sections for Cash Balance, Death Benefit, Surrender Value, Allocations, Statement Period Details, and Additional Details. The template is designed to be filled with specific account information.

4 Cash Balance¹
\$0.00
The current balance of your account.

6 Annuitization Options:
You have the option to receive the value of your Annuity as monthly income payments.
Please contact your agent or a National Life representative for more information.

8 STATEMENT PERIOD DETAILS²

Beginning Value (01/01/2025):	\$0.00
Contributions:	\$0.00
Credited Interest:	\$0.00
Withdrawals:	\$0.00
Ending Value (03/31/2025):	\$0.00

5 Death Benefit⁵
The amount your beneficiaries receive should the annuitant pass away.

7 Surrender Value⁶
The total amount you can withdraw, minus any additional charges or taxes.
Zero is your hero. With 0% floor, your policy offers protection when the index is down.

9 ADDITIONAL DETAILS
Holding Account:⁷ \$0.00

10 ALLOCATIONS⁸

	FUTURE	CURRENT
S&P 500® 1-yr Point to Point	0.00%	\$0.00
Global Balanced 1-yr Point to Point	0.00%	\$0.00
US Fundamental Balanced 1-yr Point to Point	0.00%	\$0.00

11 Protect Your Assets
You've worked too hard saving for your retirement only to spend those dollars on an unexpected illness or death. Consider protecting your future with a life insurance policy.
Call your agent for more information.
Thomas Seller
555-123-4567

How to read the Annuity Statement — Page 3

12 Interest Account Performance

This section shows how your selected indexed strategies performed during the statement period. Each strategy includes:

- **Total Beginning Value:** The value at the start of the reporting period
- **Total Interest Credited:** The amount of interest earned
- **Total Ending Value:** The value at the end of the reporting period
- **Weighted Average Credit:** The effective interest crediting rate based on the indexed strategy

13 Current Rates for Future Contributions

This section shows the current cap and participation rates for future contributions allocated to each index strategy. These rates may change over time.

- **Cap Rate:** The maximum interest rate that may be credited for a crediting period
- **Participation Rate:** The percentage of the index change used to determine how much interest is credited

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INTEREST ACCOUNT PERFORMANCE 01/01/2025 – 03/31/2025				
	TOTAL BEGINNING VALUE	TOTAL INTEREST CREDITED	TOTAL ENDING VALUE	WEIGHTED AVERAGE CREDIT*
S&P 500® 1-yr Index				
JANUARY	\$0.00	\$0.00	\$0.00	\$0.00
FEBRUARY	\$0.00	\$0.00	\$0.00	\$0.00
MARCH	\$0.00	\$0.00	\$0.00	\$0.00
Total Index Value:	\$0.00	\$0.00	\$0.00	\$0.00
Global Balanced 1-yr Point to Point				
JANUARY	\$0.00	\$0.00	\$0.00	\$0.00
FEBRUARY	\$0.00	\$0.00	\$0.00	\$0.00
MARCH	\$0.00	\$0.00	\$0.00	\$0.00
Total Index Value:	\$0.00	\$0.00	\$0.00	\$0.00
US Fundamental Balanced 1-yr Point to Point				
JANUARY	\$0.00	\$0.00	\$0.00	\$0.00
FEBRUARY	\$0.00	\$0.00	\$0.00	\$0.00
MARCH	\$0.00	\$0.00	\$0.00	\$0.00
Total Index Value:	\$0.00	\$0.00	\$0.00	\$0.00

*The amount of interest credited to an Interest Strategy account for this reporting period expressed as a percentage of the Interest Strategy value at the beginning of the statement period. Excludes Holding Account. This is not an annualized interest rate.

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CURRENT RATES FOR FUTURE CONTRIBUTIONS*	CAP	PARTICIPATION
S&P 500® 1-yr Point To Point	0.00%	\$0.00
Global Balanced 1-yr Point to Point	0.00%	\$0.00
US Fundamental Balanced 1-yr Point to Point	0.00%	\$0.00

*Rates are not guaranteed and may change at any time.

Key Terms:

Cap Rate – the maximum interest rate that can be credited to an indexed strategy for one crediting period.

Participation Rate – the percent of the change in the index that is used to calculate how much interest to credit to the indexed strategy.

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