



Moving in New Directions
Let CPA Advantage be your guide

opportunities. partners. experience.



Experience Life®



This team stands ready
the trusted advisors.

A WINNING COMBINATION

PARTNERS LEADERS

When you do business with us, you can be sure that National Life Group is committed to be there for you and your clients, giving you the comfort that comes from having a partner who has been providing insurance and financial products to its policyholders for over 160 years.

We exist because of, and for, our customers. Our company's ability to grow and prosper is linked to their satisfaction with the products and services they receive from the company and its representatives. Accordingly, we place considerable emphasis on the quality of those products and services, as well as on the excellence of the men and women who are selected as agents to represent National Life.

Times are Changing

Traditional sources of revenue, generally resulting from tax and accounting practices, have been eroding largely due to the availability of new technology and software. You know better than anyone else that to remain profitable, you must consistently develop fresh sources of growth and income.

Because they trust you and respect your advice, your clients come to you to help them address their financial concerns. Who better to trust than the one most familiar with their financial needs and wants? But have you been able to provide all that your clients need?

For some time now, CPAs have been able to get licensed to sell commissioned products, typically life insurance and securities. Tremendous opportunity now exists for you to provide your clients with the financial products and services they need. Are you ready to take advantage of those opportunities?

Choice

You, the CPA, are in a position to make choices. National Life Insurance Company (National Life) is in a position to help you make those choices. We can review with you, in detail, what your various choices are and discuss ways to make them work for you.

If you choose to work with us, our CPA Advantage Program offers a wide range of models from which you may choose. Through our interactive planning process we can customize any approach that works for you.

Life insurance and securities companies are jumping on the bandwagon of change. Why should you turn to us to provide you with the tools you need to enter these exciting new fields? One word – experience.

While most companies are just now offering to help CPAs expand their services, we have been providing partnerships to CPAs for over 30 years. We're not jumping on the bandwagon, we're leading the way.

The choice IS YOURS



Our experts will work with you to make any of these models fit your business needs.

Joint Marketing

Although CPAs can now be licensed and receive commissions and/or contingent fees, you may not be interested in doing so. However, if you're interested in staying abreast of changes in tax law that may impact your clients and increasing your billable hours, our CPA Advantage program can meet your needs through:

- [Consultative Services](#)
- [Technical Assistance](#)
- [Product & Design Services](#)
- [Continuing Education Seminars](#)
- [Technical Reference Guides](#)
- [Advisor Planning Concepts](#)
- [Co-sponsored Seminars](#)

Strategic Alliances – Referrals for Fees*

By establishing a relationship with an experienced, high-quality insurance professional, you can help your clients follow through on recommendations or suggestions that will help them meet their objectives. Your clients benefit from the security of knowing they are being directed to a firm they can trust. You benefit by being able to retain control of the follow-through as well as by being compensated for the referral. We will assist you with:

- [Target Marketing Programs](#)
- [Revenue-Sharing Arrangements](#)
- [Marketing Support](#)
- [Consultative Services](#)
- [Technical Assistance](#)
- [Product & Design Services](#)
- [Continuing Education Seminars](#)
- [Technical Reference Guides](#)
- [Advisor Planning Concepts](#)
- [Co-sponsored Seminars](#)

Joint Venture – Commissions*

If you are looking to expand your practice by providing an integrated approach to tax strategies and financial planning, our joint venture opportunities may interest you. Through our unique planning process we will support you with:

- [Training & Support](#)
- [Target Marketing Programs](#)
- [Revenue-Sharing Arrangements](#)
- [Compliance & Licensing](#)
- [Marketing Support](#)
- [Consultative Services](#)
- [Technical Assistance](#)
- [Product & Design Services](#)
- [Continuing Education Seminars](#)
- [Technical Reference Guides](#)
- [Advisor Planning Concepts](#)
- [Co-sponsored Seminars](#)

National Life Group is a leader in its field.
Use our **expertise**

Full-time agent*

Any company can show you how to get into the insurance business. At National Life, we'll show you how to succeed by accessing our:

- [Premier Marketing Expertise](#)
- [Premier Sales Expertise](#)
- [Solid Backup Support](#)
- [Cutting Edge Pension & Retirement Services Department](#)
- [Professional Staff](#)
- [Compliance & Licensing](#)
- [Extensive Product Line](#)
- [Quality Reputation Locally](#)
- [Competitive Compensation](#)

In-house agent*

Many CPAs are beginning to realize the advantages of being associated with a high-quality agency that provides access to the products, services, and technical and administrative support that can back the recommendations they make to their clients. You may be interested in bringing these services in-house. Opening a branch office inside your firm allows you the opportunity to offer value-added services to clients by providing them with one-stop-shopping. We will assist you with:

- [Training & Support](#)
- [Target Marketing Programs](#)
- [Marketing Support](#)
- [Compliance & Licensing](#)
- [Technical Assistance](#)
- [Product & Design Services](#)
- [Continuing Education Seminars](#)
- [Technical Reference Guides](#)
- [Advisor Planning Concepts](#)
- [Co-sponsored Seminars](#)

Depending on the model you choose and your level of commitment, a wide range of marketing and training programs are available to you.



to become a

LEADER

IN YOURS

* This partnership model requires that you be contracted and licensed with National Life and Equity Services, Inc.

Who We Are

National Life Group is a diversified financial services organization that delivers value to its customers by offering a broad portfolio of life insurance, asset accumulation and retirement* products and services, as well as a wide range of investment options. National Life, along with its affiliates, enjoys a national reputation for financial strength and stability, prudent investment practices and leadership within the industry. We are in business to satisfy selected insurance and financial service needs of individuals, families and businesses, and we conduct our business with a commitment to fairness, integrity and high ethical standards.

National Life Insurance Company, Montpelier, VT
Established in 1848 and licensed in all 50 states and the District of Columbia, our flagship company, National Life, serves the insurance and financial services needs of individuals, families and small business owners.

Life Insurance Company of the Southwest (LSW), Addison, TX
Established in 1955, LSW is licensed to do business in 49 states and the District of Columbia. It is not licensed to do business in New York. LSW's mission is to provide secure insurance and annuity products that policyholders can depend on regardless of market conditions.

Equity Services, Inc. (ESI), Montpelier, VT, Established in 1968, Equity Services Incorporated (ESI) and ESI Financial Advisors (EFA) are the broker-dealer and registered investment adviser affiliates of National Life Group (NLGroup). ESI offers an extensive line of financial products and services including mutual funds, unit investment trusts, stock and bond trading, public and private limited partnerships, real estate investment trusts, variable annuities and asset management services.

Sentinel InvestmentsSM, Montpelier, VT
Sentinel Investments is the unifying brand name for Sentinel Financial Services Company, Sentinel Asset Management, Inc., and Sentinel Administrative Services, Inc.

We conduct our business with a commitment to fairness, integrity and high ethical standards.



* Securities and investment advisory services are offered solely through Registered Representatives and Investment Adviser Representatives of Equity Services, Inc., Member FINRA/SIPC, One National Life Drive, Montpelier, VT 05604. (800) 344-7437.

Fulfilling Your Clients' Needs

For more than 160 years, National Life has served its policyholders with a strict adherence to time-tested values such as honesty, integrity and diligence. We don't just sell products. We take the time to gain an understanding of our policyholders' personal and business needs and objectives so that we will be able to recommend appropriate products and services that will help them meet those objectives.

Through your relationship with a National Life Group associate, you will have access to our comprehensive portfolio of products and services that, in turn, will enable you to offer your customers a full spectrum of financial solutions.

We concentrate our resources on those services and product features our customers have told us are of greatest value to them.

Individual Strategies & Products

Capital Accumulation

- Mutual Funds*
- Variable Annuities*
- Managed Accounts*
- College Funding
- Regular & Roth IRAs
- Retirement Planning

Survivorship

- Life Insurance
- Estate Planning Strategies
- Charitable Giving

Business Strategies & Products

Non-Qualified Plans

- Section 79
- Split Dollar
- Executive Retirement Plans

Qualified Pension and Profit Sharing Plans

Business Continuation

- Buy/Sell Agreements
- Key-Employee Insurance
- Business Loan Protection

* Securities and investment advisory services offered solely by Equity Services, Inc.

Resources

When you enter into a partnership with us, you'll have access to a wide range of resources designed to help you serve your clients better.

A Local Presence

National Life is licensed in all 50 states and the District of Columbia and LSW is licensed to do business in 49 states and the District of Columbia (it is not licensed to do business in New York.) Our agents maintain offices in major metropolitan areas throughout the United States. Your local representative and the associates located at his or her agency are always available to answer any questions you and your clients may have about asset accumulation, estate and retirement planning strategies, trust services, life insurance and other financial services we offer.

In-house Broker/Dealer/Investment Advisor

Through Equity Services, Inc., our broker/dealer and registered investment advisor affiliate, you'll have access to an extensive line of financial products and services, and because ESI accommodates multiple business models, you can build your business, your way. Our representatives enjoy the flexibility that can only come from affiliating with an independent broker/dealer, and the support that can only come from a diversified family of financial services companies. Whether it's the breadth of our client solutions, which includes products from the top names in the industry, or the opportunity to choose how you structure your practice, Equity Services offers a best of both worlds approach.

In-house Retirement Planning and Design

Through the Qualified Plan Marketing Team at the National Life Group, you'll be able to offer clients full qualified retirement planning and creative customized plan design.

Advanced Marketing Attorneys

Our staff of attorneys are available to assist you in making recommendations when you're analyzing a client's needs, looking for the best solution to those needs, developing a presentation, implementing a plan you've developed, or simply providing ongoing service. Do you have a question about how changes in tax law could affect your clients' plans? Would you like to view specimen documents? Answers and information are only a phone call away.

The choice
IS YOURS

Licensing & Compliance

Licensing

In order to sell life insurance, annuities, mutual funds and registered life and annuity products, you will need to be licensed in the states in which you do business. Other members of your firm who wish to sell these products must also be licensed. There are essentially two licenses you will need:

A Life and Health License

You and other firm members will need to obtain your Life and Health Insurance licenses from the state in which you practice. If you do business outside your home state, you will need to obtain a license from each of the other states in which you work. Many states offer licensed non-residents a “reciprocal” license, allowing them to conduct business. Your Life and Health license will allow you to sell non-registered life insurance and annuity products, long-term care insurance and health insurance.

A Securities and Investment Advisory Registrations

Depending upon the type of securities or services you will be offering clients, you (and other members of the firm wishing to sell securities) will need to pass securities exams administered by FINRA. The most common of these are the Series 6 and Series 63. A Series 6 will allow you to sell variable annuities, variable life insurance, mutual funds and unit investment trusts. The Series 63 facilitates state registration. It is not required in all states. Depending upon the state in which you do business, you may also be required to take an exam or pay an annual fee in order to transact securities business. A Series 7 is needed to sell limited partnerships, stocks, bonds, and margin accounts. A Series 65 is needed in most states for offering financial planning and investment advisory services.

Compliance

There are legal and ethical ramifications to selling financial products and services. National Life’s compliance department will keep you apprised of the rules and regulations governing how you advertise, market and sell these products, as well as assist you in the creation of the sales and marketing pieces you use to solicit business from your clients. In general, this new area of business for you should be treated as a separate business, outside your regular practice.

National Life will work with you to help ensure that you remain in compliance with the various state and federal laws that govern the financial services industry.

Taking advantage of National Life’s partnership programs allows you to stay a step ahead of your client.



Education & Development

The knowledgeable CPA will benefit from National Life's long-standing commitment to professional education. Among National Life's educational materials, you may find these to be most beneficial:

Continuing Education Seminars

Since 1987, National Life has offered CE seminars to thousands of CPAs across the country. With the CPA Advantage, we take that support to a new level.

In 1993, we became a member of NASBA (National Association of State Boards of Accountancy). We are one of a small number of life insurance companies in the United States licensed as approved sponsors on the National Registry of CPE Sponsors.

We have the ability to offer you CE credits through public seminars as well as private briefings for you and your associates.

NLGroupU

NLGroupU is National Life Group's on demand marketing and training eLearning platform. Through this platform you will be able to review and listen to training content on our products, sales strategies, how to process business with us, as well as develop your sales skills. And all of this can be done at a pace and schedule that is convenient for you.

Online Learning Resource Center

The Online Learning Resource Center is a self-study solution for insurance agents and registered representatives required to earn state continuing education* and firm element credits. This is an internet-based application that provides a convenient and effective vehicle for you to fulfill your requirements.

Our Learning Resource Center offers a unique educational experience by allowing you to earn these credits from your office, your home, or anywhere you have internet access. This means you can study, test and apply for credits at a convenient time and place.

Schools

From orientation sessions for new associates or advanced business continuation and estate planning, to seminars covering the most current, advanced tax and planning developments, we can help you develop your knowledge base and keep it current.

Marketing

Our CPA Advantage program can help you map out a course to approach your existing clients, as well as identify and reach new clients through our proprietary programs including:

- Business Opportunity Analysis
- Business Owner Seminar Series
- Customizable brochures & marketing material

Business Opportunity Analysis

Our Business Opportunity Analysis program can help you identify specific needs your clients may have in the areas of Qualified Plans, Estate Planning, Investment Management, Trust Administration, Life Insurance, etc.

Business Owner Seminar Series

The Business Owner Seminar Series is designed to address the needs of business owners, professionals and high-net-worth individuals in the areas of Estate Planning, Retirement Planning, Business Succession and Executive Benefits. The series can be customized, allowing you to tailor programs to fit the needs of your audience.

The Business Owner Seminar Series provides everything you'll need to conduct a successful seminar, including:

- A complete speaker's script
- Handouts
- PowerPoint presentations
- Step-by-step instructions

CPA Symposium

The CPA Symposium is an offsite symposium designed to deliver an innovative approach to help you develop a marketing strategy to generate business.

Customizable Brochures & Marketing Material

Through your partnership with us, you'll have access to customizable brochures and marketing materials to introduce the new products and services you can offer to your clients.

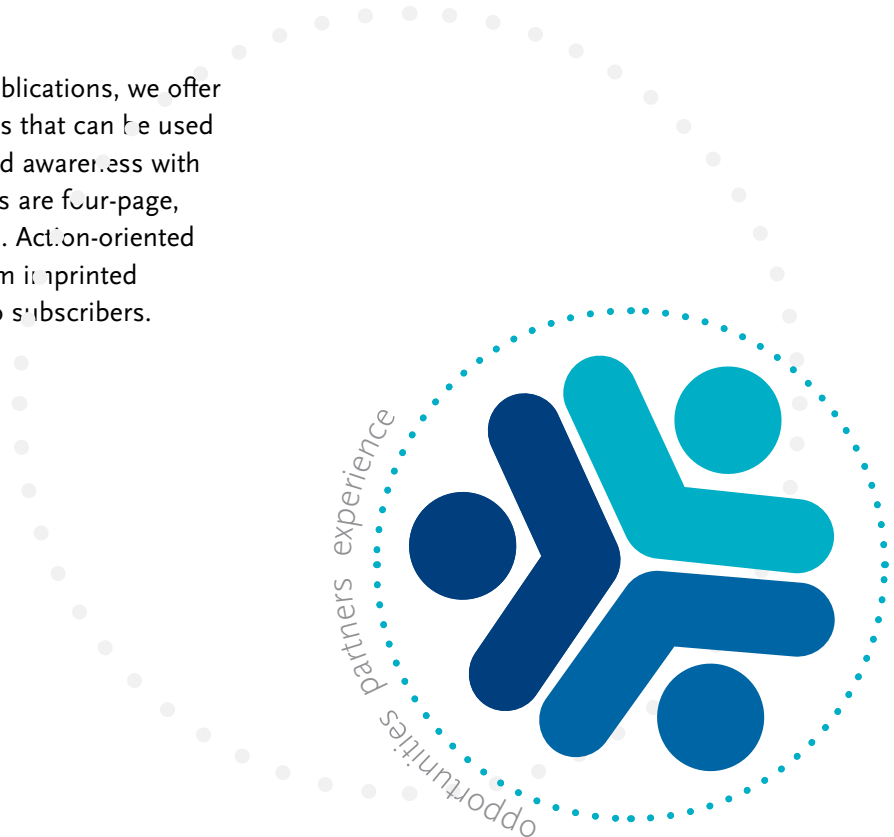
Newsletters*

Through our affiliation with Emerald Publications, we offer four professionally produced newsletters that can be used as a service tool to maintain top-of-mind awareness with clients and advisors. All four newsletters are four-page, full-color, with customizable mastheads. Action-oriented business reply cards, inserts and custom imprinted envelopes are other options available to subscribers.

Web Sites*

Web sites provide many marketing opportunities – from attracting new business and servicing existing clients to increasing visibility. Through our affiliation with Emerald Publications you will have access to a comprehensive and dynamic web site that includes:

- Practice Profiles
- Current newsletter articles
- Financial Research Center
- Financial Calculators
- An email account
- Market quotes
- Plus many other custom solutions



* Available to registered representatives of Equity Services, Inc.



National Life
Group®

National Life Group is a trade name of National Life Insurance Company, Montpelier, VT and its affiliates. Each company of the group is solely responsible for its own financial condition and contractual obligations. 802-229-3333 | www.NationalLifeGroup.com

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