



National Life  
Group®

Experience Life®

SAVA 5

DIFFERENTIATION THROUGH ACCUMULATION

A  
Practical  
Approach  
to Meeting  
Today's Financial  
Challenges

**SAVA 5 is a long-term investment vehicle designed to help you accumulate wealth for retirement.**

Furthermore, you are able to diversify your money with the help of professional managers who have proven track records.<sup>1</sup>

As a result, SAVA 5 is a true “multi-manager” program that offers investment flexibility and diversification to help you meet your long-term financial goals.

Products issued by

**National Life Insurance Company®**

<sup>1</sup> Past performance is no guarantee of future performance. Variable annuities are subject to investment risks, including the possible loss of principal invested. Diversification does not assure a profit or guarantee against loss.

**Sentinel Advantage Variable Annuity 5 is sold by prospectus. For more complete information, please request a prospectus from your registered representative or call (802) 906-3310. Please read it and consider carefully the Fund's objectives, risks, charges and expenses before you invest or send money. The prospectus contains this and other information about the investment company.**

National Life Group® is a trade name of National Life Insurance Company, Montpelier, VT and its affiliates.

One National Life Drive, Montpelier, VT 05604 | 802-732-8939 | [www.Nationallife.com](http://www.Nationallife.com)

# Experience the choice of guarantees or market potential

Choose to allocate all or part of your premium to either fixed accounts that pay a specified rate of guaranteed interest or to the variable account which includes subaccounts with various investment objectives, and a variety of investment portfolios which are diversified among stocks, bonds and other securities, giving you the potential for upside growth.

## Ages and Amounts

- Maximum issue age of 85.
- Minimum initial premium: \$1,500 (qualified accounts); \$5,000 (non-qualified accounts).
- Minimum additional premium: \$100 (qualified and non-qualified accounts); Automatic Investment Plans for IRAs only; minimum \$50 via electronic fund transfer.

## Investment Choices

SAVA 5 offers a diverse portfolio of subaccounts managed by highly respected asset management firms. Please ask your representative for a list of available funds or refer to your prospectus. In addition to the investment options available, SAVA 5 offers a number of fixed interest rate accounts.

**Fixed Account Options:** Grow your assets by earning a 5-, 7- or 10-year guaranteed interest rate on the premium you invest in the fixed accounts.

**Dollar Cost Averaging:** Schedule regular purchases of subaccount unit values at regular intervals regardless of fluctuating price levels.<sup>3</sup>

**Transfers:** Transfer among your investment subaccounts or to the fixed account without limitation. Transfers from the fixed account to the variable account can take place once a year during the day window of January 1 to February 15.

**Automatic Rebalancing:** Keep your investment strategy on track with automatic rebalancing on a quarterly, semiannual, or annual basis.

## Fees and Charges

- 1.25% Mortality and Expense Risk Charge.
- 0.15% Administrative Charge.
- \$30 annual contract fee – waived for contract with \$50,000 value or higher.

## Withdrawals

- Withdrawals up to 15% of your contract value each year with no surrender charge.\*
- In the first year of the contract this percentage can only be withdrawn penalty-free if a systematic monthly mode is elected. (\$100 minimum on \$15,000 account value or larger.)
- Surrender charge on withdrawals in excess of the penalty free amount. Charge is applied during the first years on each premium payment. Charge declines each year as follows: 7%, 6%, 5%, 4%, 3%.

Withdrawals made prior to age 59 ½ may also be subject to a 10% federal tax penalty. Withdrawals made from annuities with pre-tax contributions are taxed as ordinary income. Distribution of gains from non-qualified annuities are taxable as ordinary income.

## Riders

Accelerated Benefit and Nursing Home Waiver Riders are available at no additional cost; riders are optional and may not be available in all states.

\* This percentage may be less in some states and a state premium tax may apply. Withdrawals may be subject to certain limitations.

<sup>2</sup> Guarantees are dependent upon the claims-paying ability of the insurer and do not protect the value of the variable product portfolios, which may fluctuate.

<sup>3</sup> Periodic investment plans do not assure a profit and do not protect against loss in declining markets. Dollar cost averaging plans involve continuous investment in securities regardless of fluctuating price levels of such securities. Investors should consider their financial ability to continue purchases through periods of low price levels.