



Growth Through Partnership

OPPORTUNITIES | PARTNERS | EXPERIENCE

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Growth Through Partnership

As a CPA you have built a successful business based on hard work, knowledge, and dedication to serving the needs of your clients. You are positioned as their number one trusted advisor, they think of you first when making important financial decisions. Are you confident you are providing them with the best service possible?

**Opportunities
Partners
Experience**



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With access to information virtually at their fingertips, your clients are more educated today than ever before.

They are looking for ease when it comes to learning about financial products and solutions that can help them with their personal and business needs. The demand for a one-stop shop has spread. With these trends and other changes impacting the accounting industry specifically, many CPAs are looking for a way to better support their client's needs by integrating financial services into their practices.

Traditionally, financial advisors and accounting professionals have operated independently of one another, but that is changing. Both professionals are realizing just how valuable a resource the other can be. Consider what each brings to the table: the accounting professional works with clients who want to grow and preserve their assets. The financial advisor has access to the solutions and strategies that your clients need to grow, protect, and preserve their assets.

While CPAs and financial advisors offer different services, we believe that these services complement one another. Working together, a CPA and financial advisor can provide clients with more value added services that help them achieve their goals.

If you are interested in growing your business and providing more value-added services to your clients, consider partnering with a National Life financial professional. National Life Group has been committed to building working relationships with CPAs since 1981 when we first introduced our CPA Advantage program. Through research and innovation we delivered one of the first CPA partnership programs in the industry.

We take pride in our rich history — yet we remain committed to providing you with a fresh perspective. We stay abreast of changes in the world, the industry and the technology that drives it all.



CPA Advantage

CPA Advantage is a detailed program, with proven processes, to help CPAs and financial professionals build trusting relationships and provide value added services to your clients. This program gives you the opportunity to expand your business, generate additional income, and offer the financial services and products that your clients are asking for.

We can help you:



Broaden your practice to include products and services traditionally offered only by insurance and financial services companies



Increase your profitability



Remain current with changes in the marketplace

Through partnership you gain access to additional tools and resources.

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A photograph of a man with a beard and short dark hair, wearing a grey suit, white shirt, and dark tie. He is smiling and looking towards a woman whose back is to the camera. The background is a blurred office setting. A large teal diagonal graphic is overlaid on the bottom left of the image, containing text and quotation marks.

CPAs who have expanded their practices to offer financial services are getting a big thank you from their clients not only for the added services, but for the convenience of one-stop shopping. For the CPA firms that are already expanding their services, not only are they increasing customer satisfaction but their bottom line as well.

By broadening your relationships, expanding your services, and providing the products your clients need to meet their goals and objectives, you'll not only

Re-invigorate your practice and move beyond simply surviving,

but you'll also earn money unrelated to time — and that will make a world of difference for your practice.

Allan Koltin, CEO, Koltin Consulting Group, LLC.¹

¹ Allan Koltin is an independent consultant and CPA

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Partnership Options

We want to build a sustainable relationship with you, one that will last for the long term. We have created partnership options to fit your needs, and your business.

Joint Marketing

We recognize that you may have no interest in getting licensed or receiving fees and commissions. However, to remain current, CPAs may be interested in creating a competitive marketing strategy that adds greater value to their client relationships.

Creating a partnership with a trusted financial professional presents an opportunity to add more value to your client relationships. Although you have elected not to be compensated for the additional services you are providing to your clients, the CPA Advantage program can help you meet your client's needs through:

- Consultative Services
- Technical Assistance
- Product & Design Services
- Continuing Education Seminars
- Technical Reference Guides
- Advisor Planning Concepts
- Co-sponsored Seminars

Joint marketing does not require that you become licensed.

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
- Referral Fees
- 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

The Choice is Yours!

*Requires licensing in that business type to allow sharing commissions.

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Licensing

In order to sell life insurance, variable annuities, mutual funds, and registered life and annuity products, you need to be licensed in the states in which you do business. Any other members of your firm who wish to sell these products must also be licensed.

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 need to pass securities exams administered by FINRA. The most common of these are the Series 6 and Series 63. A Series 6 allows 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, bond, and margin accounts. A Series 65 is needed in most states for offering financial planning and investment advisory services.

Life and Health License

You obtain your Life and Health Insurance licenses from the state(s) 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” licenses, allowing them to conduct business. A Life and Health license will allow you to sell non-registered life insurance and annuity products, long term care insurance and health insurance.

Compliance

There are legal and ethical ramifications to selling financial products and services. Our compliance department will keep you apprised of the rules and regulations governing how you advertise, market and sell these products. We work with you to help ensure that you remain compliant with the various state and federal laws that govern the financial services industry.

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Resources

When you partner with us, you'll have access to a wide range of resources designed to help you serve the evolving needs of your clients.



Our products are designed to help individuals, families and businesses pursue their financial goals.

Technical Support

Unique to our CPA Advantage program are Technical Reference Guides. Each guide is written as a resource to provide you with all you need to understand and implement an advanced planning concept — what it is, how it works, who the market is, and guidelines. In addition you'll find tax law code and other technical information that may be of value to you and your practice.

Advanced Markets Attorneys

The CPA Advantage Program offers access to a network of support that goes beyond traditional marketing services. Through partnership with a National Life Group agent you have access to our team of Advanced Markets Attorneys. They are high tech and high touch, with both technical expertise and marketing experience when it comes to advanced planning concepts. They are a resource to you, and your financial advisor partner, to analyze a client's need, find the appropriate solution, develop a presentation, implement a plan, or simply answer a technical or tax question.

When it comes to case design, training and technical questions for advanced concepts such as Premium Finance, Business Succession, Estate Planning, Executive Benefits, and qualified and non-qualified plans our Advanced Marketing Specialists also offer their support.

Competitive Product

We offer a full portfolio of life, annuity and investment products. We championed the concept of "Living Benefits" and the idea that life insurance is about protecting the living. Life Insurance Company of the Southwest, one of our member companies, is the longest-standing issuer of indexed annuities in the nation.¹

Education and Development

The knowledgeable CPA will benefit from our long-standing commitment to professional education and training.

CPE Seminars

We offer continuing education seminars on a wide range of advanced planning concepts that provide CPE credits. As 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.

Online Learning Resource Center

If you become a registered representative, you will be required to earn state continuing education and firm element credits (similar to CPE requirements). The Online Learning Resource Center is a self-study solution that allows you to earn these credits at your pace from any location.

Schools

National Life takes pride in the schools we offer which range from new advisor orientation sessions to advanced marketing schools and seminars. We help keep you abreast of advanced tax and planning developments.

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Marketing

If marketing is not your strong suit, don't worry, we can help with our proprietary programs and tools.

The CPA Symposium

If you are interested in expanding your practice, increasing the level of services you offer your clientele, and learning how other CPAs are taking advantage of this unique program, the National Life Group CPA Symposium may be just the opportunity you've been waiting for. Hear from experts in the accounting industry and Advanced Planning and learn about the product and concept solutions that are available to help you meet your clients' complex needs.

Marketing Programs and Tools

As you develop your marketing strategy consider using the marketing programs and tools designed to position you effectively get in front of existing clients and new prospects.

To introduce your new "added value services" use our announcement letter or email. These highlight the benefits of partnership from a client perspective.

When you are in a face-to-face meeting (either independently or jointly with your financial services partner) you need a story to tell. We have marketing flyers, client concept brochures, Power Point presentations, and more. These marketing tools are focused on concepts that define and solve their needs.

To market to segmented groups of people we support seminar marketing. We provide compliant approved seminars, fully scripted. These are very effective when the CPA and the advisor partner to present to prospects and clients.

Consultative Services

A Local Presence

National Life Insurance Company is licensed in all 50 states and the District of Columbia. Life Insurance Company of the Southwest (LSW) is licensed to do business in 49 states and the District of Columbia (they are not licensed to do business in New York.) Our agents maintain offices in major metropolitan areas throughout the United States. Your CPA Advantage partner has a local presence and is always there for you to answer questions, speak to clients, and offer financial services.

Broker Dealer / Registered Investment Adviser

Equity Services, Inc. (ESI) is the broker/dealer and registered investment adviser affiliate of National Life Insurance Company, and a member of National Life Group. Through ESI, you'll have access to an extensive line of financial products and services. Our representatives enjoy the flexibility that comes from having an independent broker/dealer, and the support that comes from a diversified family of financial services companies.

Retirement Planning and Design

Unique to many financial services organization we have an in-house Retirement Planning and Design Team. You can offer clients full qualified retirement planning and creative customized plan design.

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Commitment

Building solid relationships with strategic partners is the foundation of our CPA Advantage program. We believe relationships are formed, they can't be forced. For that reason we are selective when it comes to allowing our financial professionals to participate in the program. They have to have experience and expertise in the advanced market and the desire to form partnerships with CPAs that have similar characteristics and are interested in growing their business.



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National Life is different than other companies. If you want to be part of a winning story — consider becoming a CPA Advantage partner. Live a life that matters — bring peace of mind to everyone you touch.

Our Story is a cause worth fighting for and a problem worth solving.

At National Life Group we are driven by our cause. We help the people who live and work on America's Main Streets.

We Do Good in our communities and with the individual families we serve.

We know that you have a choice when it comes to selecting a company to do business with. At National Life, our mission extends well beyond the insurance and annuity products we sell. Our cause is to make the world a better place. If you want to be part of something significant then consider joining us!

Take advantage of our CPA Advantage Program and stay a step ahead of your clients and your competition.

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The companies of National Life Group® and their representatives do not offer tax or legal advice. Qualified and non-qualified plans and premium financing arrangements are offered and administered independently of the companies of National Life Group. National Life is bound only by the terms of the life insurance contracts issued by the Group insurance companies.

National Life Group® is a trade name of National Life Insurance Company, founded in Montpelier, VT in 1848, Life Insurance Company of the Southwest, Addison, TX, chartered in 1955, and their affiliates. Each company of National Life Group is solely responsible for its own financial condition and contractual obligations. Life Insurance Company of the Southwest is not an authorized insurer in New York and does not conduct insurance business in New York. Equity Services, Inc., Member FINRA/SIPC, is a Broker/Dealer and Registered Investment Adviser affiliate of National Life Insurance Company. In CO, MO, NH and WI, Equity Services, Inc. operates as Vermont Equity Services, Inc. Securities and advice regarding securities can be offered solely by representatives registered to offer such products or services through a broker/dealer. Investment advisory services and financial planning can be offered solely by representatives of a registered investment adviser.

Living Benefits are provided by riders, which are supplemental benefits that can be added to a life insurance policy and are not suitable unless the client has a need for life insurance. Riders are optional, may require additional premium and may not be available in all states or on all products.

1. Insurance News Net, FIAs at Age 20, 2015

One National Life Drive, Montpelier, VT 05604 | www.NationalLife.com

No bank or credit union guarantee | Not a deposit | Not FDIC/NCUA insured | May lose value | Not insured by any federal or state government agency

Guarantees are dependent upon the claims-paying ability of the issuing company.

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