Anti-Money Laundering Training for Agents

In 2006, the U.S. Department of Treasury published rules (USA Patriot Act) that required insurance companies to establish anti-money laundering (AML) policies and procedures. A component of the USA Patriot Act requires that all agents receive ongoing AML training.

To comply with these rules, the member Companies of the National Life Group, consisting of National Life Insurance Company (NLIC) and Life Insurance Company of the Southwest (LSW), have contracted with RegEd to provide AML training. The training is a self-study on-line program accessible 24/7.

Grandfathering
If you have completed AML training within the last 24 months with one of our approved providers, you are not required to complete the RegEd AML training course. Please note you will still need to log into the RegEd training portal to complete an AML Certification. Refer to the Questions and Answers section for more information.

Accessing the RegEd National Life Group AML site

1. Go to www.reged.com
2. In the upper right hand corner of the page click on the log in button, you will need to enter your username, password and company code:
   o Username: Is your National Life Group web access username. If you are unsure of this please contact your Licensing and Contracting representative (please see table below).
   o Password: Is NATIONAL (uppercase) if this is your first time logging on to the RegEd National Life Group AML site. If you have previously accessed the course please use the password you created at that time.
   o Company code: NLGAML
3. Verify your email address
4. Grandfathered?
   o Yes – click the Proceed button to get to the AML Training Certification questionnaire.
   o No – click the AML Training link on the left-hand side of the screen to complete the on-line course. Allow 60 minutes to complete the training. You will be able to stop and resume the course at a later time if needed.

RegEd will notify National Life Group of your completion of the program.

Please call RegEd Customer Service with any website navigation or technical questions at 800-334-8322, option 2, Monday-Friday from 8:00 am - 8:00 pm EST.

Refer questions about your National Life Group AML training requirement or contract/licensing to the appropriate Contracts and Licensing representative for your distribution channel as referenced in the following table.

<table>
<thead>
<tr>
<th>Agents Contracted through Montpelier</th>
<th>Agents Contracted through Dallas</th>
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<tbody>
<tr>
<td>Life Agent Support Center</td>
<td>Agent Services Hotline</td>
</tr>
<tr>
<td>800-906-3310 (option 3)</td>
<td>800-228-4579</td>
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</table>

National Life Group® (NLGroup) is a trade name of National Life Insurance Company, Montpelier, VT, Life Insurance Company of the Southwest (LSW), Dallas, TX and their affiliates. Each company of NLGroup is solely responsible for its own financial condition and contractual obligations. LSW is not an authorized insurer in New York and does not conduct insurance business in New York.

One National Life Drive, Montpelier, Vermont 05604 | www.NationalLife.com
Questions & Answers

Is my password the same for the National Life Group website - my user name is the same? No. The password for RegEd is NATIONAL for the initial logon; you will be prompted to update your password upon initial logon. This will not change your National Life Group website logon password.

I am an agent that has completed AML training with another provider, carrier or broker dealer, or another insurance company that created its own AML training program. Will this meet my training obligation with National Life Group? We have agreements in place with several providers. LIMRA, RegEd and WebCE, to name a few. If you have completed AML training in the past 24 months, log into RegEd and complete the AML Training Certification. If your provider is not listed, select Other and insert your provider's name. After you have successfully completed the certification you will be notified if your training is acceptable.

Do I have to pay for the AML training? No, the AML training is provided by National Life Group.

Can I request Continuing Education (CE) credits? Yes, but you will be responsible for any costs associated with the CE credits.

I am a MGA, GA, Sales Manager or have some other role where I do not directly solicit business. Must I complete the training? Yes. All licensed producers regardless of their status as an active producer, recruiter, manager only, etc. are required by law to receive training.

I have applied for or am contracted with National Life Group. I have attempted to log onto the training site, but I am being told by the Customer Service Representative that my name does not appear in their database. What do I do? An error may have occurred when data was provided to RegEd. Please contact the appropriate Contracts and Licensing representative for your distribution channel, as shown on the previous page. We in turn WILL have you added to the system so you may complete the training.

What will happen if I don’t complete the training? If you submit new business, National Life Group will not be able to issue a policy until there is confirmation of your completion of the training. In addition, the Company may withhold commissions until the training has been completed. The Company may also consider termination if agents are non-responsive.

How often do I have to take AML training? AML training is required every two years by National Life Group.

If you have suspicions about a transaction involving a National Life or LSW policy, please immediately contact Market Conduct and Compliance at (800)732-8939.