

National Life Group

Third-Party Branding Standards

Co-branding | Sponsorship | Digital | Agency Identification

Version 5.0 — Final 4/21/26

1. Third-Party Relationships

Third-party relationships including co-branding, special events, and sponsorships add value to the National Life Group (NLG) brand and present unique opportunities for brand expression. These standards govern how the NLG name, logo, and identity may be used by third parties, including agents, agencies, partners, and sponsors.

All third-party uses of the NLG brand must uphold the integrity and visibility of the NLG identity, ensure compliance with applicable federal and state regulations, and protect NLG from unauthorized or misleading brand representations.

These standards apply to all communications in which the NLG name or logo appears alongside a third-party name or logo, regardless of medium or format.

Clearance requirement

All third-party communications that include the NLG logo, name, or approved relationship language must receive written clearance from NLG Compliance prior to production or publication.

This requirement applies regardless of the communication format or distribution channel.

Approval is not implied by the absence of a response. Third parties must receive affirmative written approval.

2. Logo hierarchy framework

In all third-party branding situations, one of three logo relationship tiers applies. The appropriate tier is determined by the nature of the partnership and the context of the communication.

2.1 NLG dominant

NLG includes a third-party logo and related content on NLG-controlled communications. The NLG logo appears more prominent than the third-party logo in size and/or placement. This tier applies when NLG is the primary publisher or sponsor of communication.

Visual standard

NLG logo appears first and at a larger scale than the partner logo.

Partner logo appears in a secondary position (below, to the right, or at reduced scale).

Preferred clear space is placement on opposite sides of the page. A minimum clear space equal to the width of the NLG logo should always separate the two logos.



2.2 Equal emphasis (dual-branded and internal co-branding)

NLG and a third party make a joint, equal presentation. Both logos appear at visually equivalent sizes. The preferred arrangement is horizontal, with logos side by side. Whenever possible, the NLG logo appears in the more dominant position (left or top).

Visual standard

Both logos must be equal in visual weight. For horizontal lockups, the height of the NLG logo should equal the height of the partner logo. The height is measured from the top of the triangle to the bottom of the lowercase 'p' in 'Group'.

A black vertical line rule should separate each logo, with clear space equal to the height of the small triangle in the NLG logo.

For vertical lockups, use the same height equivalent as above, but stack the logos vertically with a horizontal line rule separating between.

The logos must not be merged or combined into a single lockup.



2.3 Third-party dominant

A third party includes the NLG logo and related content on third party-controlled communications. The NLG logo appears smaller and/or in a less prominent position than the third-party logo. ***This tier is subject to the most stringent regulatory requirements.***

Visual standard

The NLG logo must never appear smaller than 0.375" when printed or smaller than 27pixels high on screens.

Third-party logos must not be more than 2x the height of the NLG logo when displayed on the same side of a piece.

Because of the wide variety of logo shapes and styles, the NLG logo should be scaled to achieve visual balance.

In jurisdictions with explicit identity-of-insurer regulations (see Section 6), the NLG logo must meet minimum size parity requirements. **See Section 6 for state specific rules.**

The logos must not be merged or combined into a single lockup.



3. Prohibited use of the NLG logo

The following uses of the NLG logo are prohibited in all third-party contexts. These restrictions apply regardless of the tier of the co-branding relationship and regardless of the medium or format of communication.

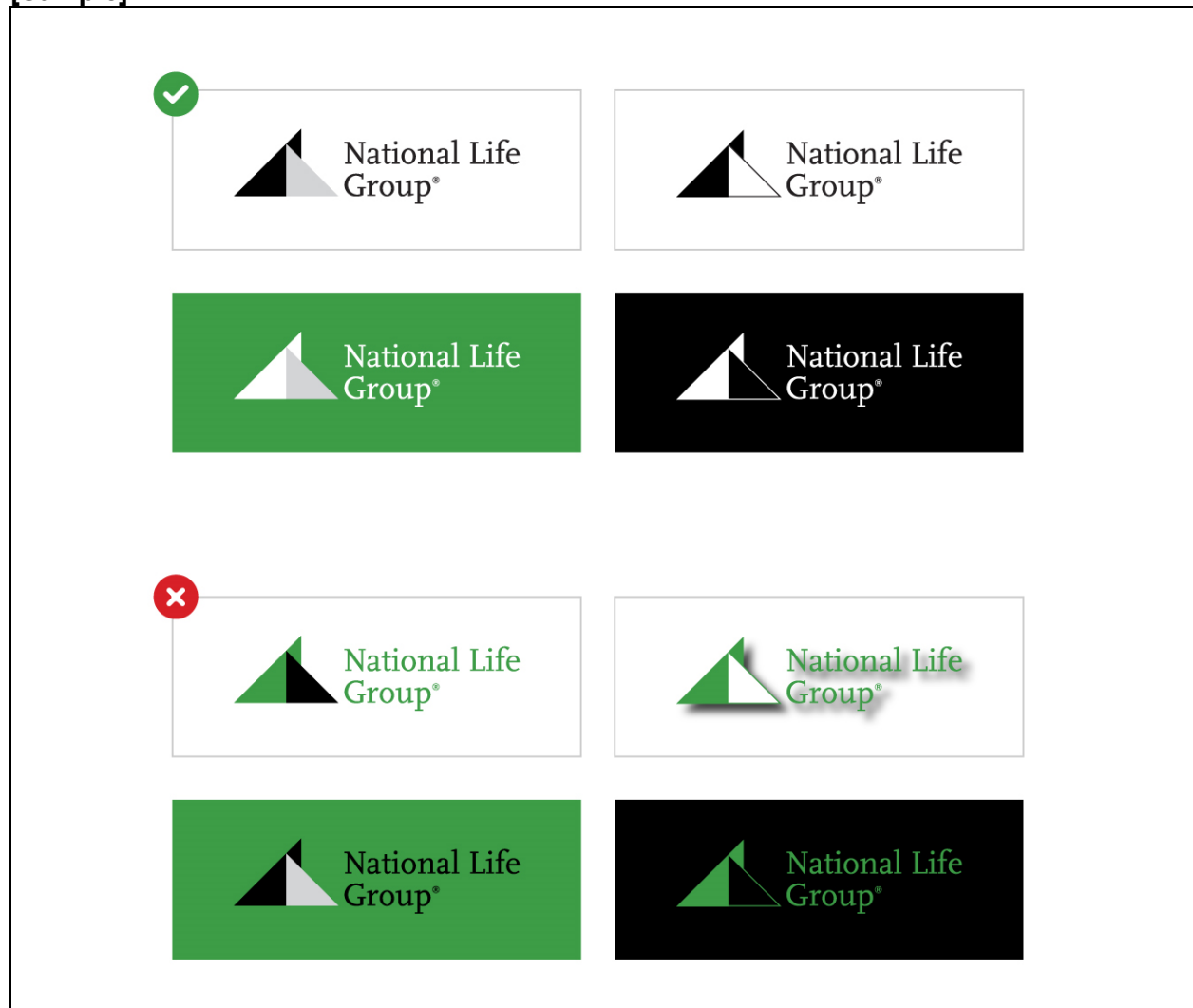
3.1 Color alteration

The NLG logo must always appear in its approved color versions: full color, black, or white.

Third parties may not alter, recolor, or apply tint, gradient, or transparency effect to the logo.

Logos may not be placed on backgrounds that are the same or similar in color to any logo element.

[Sample]



3.2 Distortion and modification

The NLG logo must not be stretched, condensed, rotated, skewed, or otherwise distorted from its original proportions.

No altering the placement of the triangles or wordmark, removing or modifying the registered trademark symbol (®), and cropping any portion of the logo.

No elements of the logo may be separated, rearranged, added to, or recreated. The logo must always be reproduced from approved digital asset files provided by NLG Marketing & Brand.



3.3 Minimum size

The NLG logo has minimum reproduction heights in print and digital applications. Below this threshold, the logo's details become illegible, and the mark loses its integrity.

For digital applications, the minimum is 27px high at standard 72dpi screen resolution.

For print applications, the minimum is 0.375" high.

Where space constraints prevent meeting this minimum, the NLG name may be represented in approved typeset text rather than the logo mark.

3.4 Logo lockups and merged identities

Third parties may not combine the NLG logo with any other logo, wordmark, or graphic element to create a composite or merged mark. The two logos must always appear as visually separate and independent marks.

A clear visual separator, such as adequate clear space or a dividing line, must exist between the NLG logo and any partner logo. This applies regardless of whether the resulting lockup is intended to suggest a formal partnership, sponsorship, or co-branding arrangement.

See Section 2.2 for examples.

3.5 Unapproved contexts

The NLG logo may not be used in any context that implies NLG's endorsement of a product, service, cause, or viewpoint without explicit written authorization from NLG. This includes, but is not limited to political communications, charitable solicitations, personal social media profiles, merchandise for sale, and any communications that has not received clearance for NLG Compliance.

3a. NLG Brand-affiliated programs

Certain NLG-owned or NLG-controlled programs, initiatives, and campaigns operate under a distinct sub-brand identity that has been developed and approved by the NLG Marketing & Brand. These program marks exist within the NLG brand family and are subject to different rules than third-party marks. The prohibition on logo lockups in Section 3.4 applies exclusively to third-party marks. It does not apply to approved NLG program marks used in NLG-controlled communications.

3a.1 Definition and eligibility

A brand-affiliated program mark is eligible for approved lockup treatment when all the following conditions are met:

- The program mark is owned or controlled by NLG (not by an external partner, agent, or sponsor).
- The lockup configuration has been reviewed and approved by the NLG Marketing & Brand Team.
- The NLG wordmark or logo appears as the clear parent brand within the lockup (size, position, or both).
- The lockup is used only in NLG-controlled communications, not on third-party materials.

3a.2 Visual standards for program lockups

Approved program lockups must adhere to the following visual standards:

- **Parent brand dominance:** The NLG wordmark or logo must appear in a dominant position relative to the program mark—either above, to the left, or at a larger scale.
- **Visual integrity:** Neither the NLG logo nor the program mark may be distorted, recolored, or modified from their approved forms within the lockup.
- **Approved file use:** The lockup must be reproduced from the approved lockup file provided by the NLG Marketing Brand Team. Ad hoc assembly of the two marks is not permitted.
- **Minimum size:** The lockup must meet the minimum size requirements in Section 3.3. The NLG element within the lockup must not fall below this minimum independently.

3a.3 Illustrative example

The following is an example of a permissible NLG program lockup. The NLG wordmark appears as the parent brand above the DoGood Heroes program mark.



Example: Do Good Heroes program lockup. NLG wordmark (parent) appears above the program mark. This configuration is permissible because the program mark is NLG-owned and the lockup has been approved by the NLG Marketing & Brand Team.

3a.4 Third-party use of program marks

Third parties (including agents and sponsors) who wish to reference or display an NLG program mark in their own communications must treat the program mark as they would the NLG logo: prior written approval from the NLG Compliance is required, and the program mark may not be combined with the third party's own logo in a lockup. The program mark must appear as a standalone element, clearly separate from any third-party logo.

4. Use of relationship language

Third parties, including agents and agencies, may use approved relationship language such as **"Proud Partner of National Life Group"** to describe their affiliation with NLG.

However, the following restrictions apply:

- Third parties may not create a logo lockup that combines their logo with the NLG logo, or that presents the two marks as a single branded unit.
- Relationship language must accurately reflect the nature of the affiliation. Claims of sponsorship, endorsement, or partnership that exceed the scope of the actual relationship are not permitted.
- Any relationship language used in advertising or marketing materials is subject to the clearance requirement described in Section 5.
- The approved relationship language above may only be used when co-branding with a legal entity name (i.e., DBA) and/or logo.
- The following disclosure must be included: **"[DBA/Legal Entity Name]'s agents are independent contractors and are not employees of any National Life Group entity."**

5. Brand clearance and approval process

5.1 What requires approval

All third-party communications that include the NLG logo, name, or approved relationship language (such as "Proud Partner of National Life Group") must receive written clearance from NLG Compliance prior to production or publication.

This requirement applies to such materials including, but not limited to:

- Print materials (brochures, flyers, signage, stationery, business cards)
- Digital advertising and display assets
- Website co-branding and landing pages
- Social media assets and profile elements
- Event signage and sponsorship activations
- Video productions and presentation decks
- Any other public-facing communication

Materials used exclusively within the third party's organization are exempt, provided they do not include the NLG logo and are not used with the public in any way.

5.2 Submission process

To request review and prior approval, third parties must submit a complete draft of the material, including final copy, logo placement and design layout through AdTrax as detailed in the **Agent Guidelines for Navigating Advertising Compliance** found on the Agent Portal.

6. Regulatory compliance — identity of insurer

All third-party communications that include the NLG logo must comply with applicable state and federal regulations governing the identity of the insurer, as well as Company policies. The following requirements are in addition to, and do not supersede, the visual standards described elsewhere in this document.

6.1 NAIC Model Law 570

NAIC ML 570 “Identity of Insurer” (section 6), various state regulations (see Florida below), and previous state filing objections on IUL product marketing where the NLG logo was smaller than (less prominent) or on a different page than the insurer’s name (i.e., NLIC and/or LSW). This all comes down to **placement, proximity, and size** requirements around properly identifying the insurer’s identity in relation to a trade name’s logo.

6.2 State-specific requirements

Florida (Fla. Admin. Code Ann. R. 69B-150.114(7)):

Florida requirement

(7) The use of the name of an agency or other nomenclature in type, size and location so as to have the capacity and tendency to mislead or deceive as to the true identity of the insurer is prohibited.

California (Cal. Code Regs., tit. 10, § 2536.9(a)):

California requirement

The name of the insurance company must be as prominently placed and in a font size equal to the trademarks on the top of the page.

7. Agency signage

Agency signage that includes both an agency logo *and* the NLG logo is subject to the following requirements:

- The two logos must not be locked up or presented as a single combined mark. A clear visual separation must exist between them.
- The NLG logo must appear at a size no smaller than half the height of the agency logo, consistent with the identity-of-insurer requirements in Section 6.
- Primary agency signage must include the phrase “***Proud Partner of***” with the NLG logo. The entire phrase must be in *italics*, with the “Proud Partner” also in **Bold**.
- All agency signage that includes the NLG logo requires review and prior approval from the NLG Compliance Team per the process in Section 5.



8. Digital co-branding

8.1 General digital standard

When the NLG logo appears alongside an agency or partner logo on any digital property including websites, landing pages, social media profiles, and email headers, the two logos must be visually separated by a vertical dividing line or a minimum of clear space equal to the width of the small triangle in the NLG logo. **See Section 2.2 for examples.**

The logos must not be combined into a single lockup.

The NLG logo must meet minimum size requirements (**Section 3.3**) and must link to nationallife.com or a Compliance-approved website, web page, social media profile.

8.2 Registered Representatives (RRs) and Investment Adviser Representatives (IARs) associated with Equity Services, Inc. (ESI) who are and are not agents appointed with NLG

RRs and IARs with ESI operating securities-related websites must host those sites with one of three NLG-approved vendors. Contact NLG Compliance for information.

Any co-branding with the NLG logo on securities-related sites requires prior written approval from NLG Compliance and NLG Marketing & Brand Team.

Logo placement must comply with all applicable FINRA, SEC, and state securities regulations in addition to these brand standards.

8.3 Non-registered agents and fixed life insurance-only websites

Non-registered agents, and RRs and IARs with ESI operating fixed life insurance-only websites, may display the NLG logo without a separate compliance approval*, provided that:

(a) The logo is used in accordance with all visual standards in this document;

(b) The NLG logo is not the sole indicator of NLG's identity on the page; the full legal name "National Life Group" or the applicable insurer name (NLIC or LSW) must also appear in readable text; and

(c) The agent's own legal entity name (i.e., DBA) appears on the site.

These sites remain subject to applicable state insurance regulations governing the identity of the insurer.

*RRs and IARs with ESI must submit fixed life insurance-only websites through AdTrax for NLG Compliance review, *not* approval, to ensure that no ESI-related content or securities/advisory services appears on the website.

8.4 Social media

Third parties may reference their affiliation with NLG on social media, provided the profile or page has been approved by NLG Compliance*, using approved relationship language (e.g., "Proud Partner of National Life Group"), with required disclosures (mentioned in section 4 of this document), **and only when co-branding with a legal entity/DBA name and/or logo**. The NLG logo may not be used as a profile photo, cover image, or avatar on any third-party social media account.

*For information on how business social media usage and submitting for prior approval, see the Social Media sections in the **Agent Guidelines for Navigating Advertising Compliance** and the **Equity Services, Inc. Registered Persons Guidelines for Navigating Advertising Compliance** found on the Agent Portal.

9. Stationery, business cards, and similar materials

9.1 Legal entity name requirement

All letterhead, business cards, and similar materials used by affiliated agents must display the agent's legal entity name (e.g., "Financial Partners LLC") as the primary business identifier.

All stationery and business cards that include the NLG logo or approved relationship language must be ordered through **NLG's CoBrand OnDemand**, using approved templates and assets. Self-created, locally produced, or vendor created stationery or business cards that display the NLG logo are not permitted.

All stationery materials will receive a unique Tracking Control (TC) number from the Advertising Guidance Team (AGT) to identify approval and approval term. Example: TC8965423(0526)3, where (0526) indicates the approval month and year, and the final digit indicates the approval term: 1 = one year; 3 = three years.

A branch descriptor or informal geographic name (e.g., "Tampa Branch") may appear beneath the legal entity name in a subordinate position but may not replace it.

Acceptable format example:

Financial Partners LLC
Tampa Branch

Generic or informal agency names that are not registered DBAs or legal entities may not appear as the sole business identifier in any official material.

9.2 DBA usage

Agents with a properly registered DBA may use that DBA name on letterhead, business cards, and similar materials.

Unregistered generic names (e.g., "Metro Los Angeles Agency") may not be used on official materials in any capacity, as they do not identify a legal entity capable of being held accountable in the event of a client complaint, dispute, or litigation.

9.2a Agents without a general agency (e.g., Affiliated Producers Network (APN)) or a legal entity name/registered DBA

There are some agents who do not operate under a general agency and are affiliated through the Affiliated Producers Network (APN), formerly CustomServ, and those do not operate under a legal entity name/registered DBA. These agents are subject to the following additional requirements on all stationery, business cards, and similar materials:

- **No branch descriptor or informal geographic name:** These agents may not create or display any branch descriptor, geographic substitute, or informal agency name on stationery, business cards, or any other official materials. Only the agent's legal name and any approved licensed credentials may appear as a business identifier.

9.3 Definition of co-branding for stationery

For purposes of letterhead, business cards, and similar materials, co-branding is defined as the appearance of both the NLG logo and a legal entity name/DBA logo on the same material. Text-only references to an agent's legal entity name or DBA do not constitute co-branding and do not require NLG Marketing & Brand Team approval, provided no NLG logo is present, however NLG Compliance prior approval is required for both co-branding with and without logos.

Any stationery or business cards that include the NLG logo must be produced through NLG's CoBrand on Demand only. Agents and third parties may not create, modify, print, or source their own NLG logo stationery or business cards outside the Merrill process, even if the layout otherwise appears to comply with these standards.

All stationery materials will receive a unique Tracking Control (TC) number from the Advertising Guidance Team (AGT) to identify approval and approval term. Example: TC8965423(0526)3, where (0526) indicates the approval month and year, and the final digit indicates the approval term: 1 = one year; 3 = three years.

9.4 Regulatory compliance on stationery materials

All letterhead, business cards, and similar materials that include the NLG logo must comply with applicable state regulations governing insurer identity, including but not limited to NAIC Model Law 570 and relevant state-specific rules.

In jurisdictions such as California and Florida, where explicit size and placement requirements apply, the NLG logo must appear at a size no smaller than the legal entity name/DBA logo, and the insurer's full legal name (NLIC or LSW, if applicable) must appear on the material in a font size equal to or greater than any legal entity name/DBA logo. Agents are responsible for ensuring their materials meet all requirements of the states in which they are licensed.

Additional regulations may apply, such as, but are not limited to:

1. Life insurance license numbers (size, placement, and proximity requirements).
2. Overall font size used on materials.
3. Required words and disclosures.
4. Requirement to use a DBA to solicit fixed life insurance business in certain states.