

Life Opportunities to Sell Term



Accelerated Benefits Riders

There is no additional cost for this feature, which enables a policy owner to accelerate benefits in the event of a qualifying terminal illness, chronic illness, critical illness, or critical injury — or a qualifying diagnosis of Alzheimer's disease or Lewy Body Dementia. (Availability may be different by State.) ABRs are available on all National Life Term policies.

Any claim for critical illness or critical injury benefits for a given Qualifying Event must be filed within 365 days following the occurrence of such Qualifying Event.



EZ Underwriting

With EZ Underwriting, your cases may go through the underwriting process much faster — without an exam or fluids if certain criteria are met. Your clients will be considered for all available rate classes, including Elite.

Who qualifies?

- Ages 18–50 applying for face amounts up to \$2M
- Ages 51–60 applying for face amounts up to \$1M
- Ages 61–65 applying for face amounts up to \$250,000



Conversion Privileges

Policyowners may choose from Whole Life or the various types of Universal Life policies for their conversion. Our broad selection of competitive and flexible product options is rare in the industry and gives your clients a greater number of options.



Waiver of Premium

It just may be one of the strongest waiver provisions in the industry! If a policy owner becomes disabled, they may convert their term insurance contract to a National Life permanent policy and elect to waive premiums on the permanent policy while they are disabled. The insured must be totally disabled for at least two years at time of exchange.



Rate Classes

Healthy clients with group coverage may not be benefiting from their preferred health status. Most group life insurance contracts offer a standard and a smoker rate class. National Life provides your clients with term insurance that offers:

- Rates customized to their health
- Portability
- Living benefits not found in group coverage
- Conversion options that include a comprehensive menu of life insurance products

Products issued by

Life Insurance Company of the Southwest®

Use of the accelerated benefit riders will reduce the death benefit and may result in a taxable event. Riders are optional, may be available at additional cost, and may not be available in all states.

National Life Group® is a trade name representing various affiliates, which offer a variety of financial service products. Life Insurance Company of the Southwest, Addison, TX, is a member of National Life Group.

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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