

5 Reasons to Sell Term

1 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. 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.

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

3 Conversion Privileges

Policy owners 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 more options.

Many are not aware of a significant premium credit available to policy owners who convert their term insurance to a permanent policy. Those who convert may be eligible to receive as much as a 12% credit toward their new premium payment.

4 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 2 years at time of exchange.

5 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
- A term conversion credit
- Conversion options that include a comprehensive menu of life insurance products

Products issued by

National Life Insurance Company® | Life Insurance Company of the Southwest®

National Life Group® is a trade name of National Life Insurance Company (NLIC), Montpelier, VT, Life Insurance Company of the Southwest (LSW), Addison, TX 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.

Not a 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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