

Transition Rules

CALIFORNIA CRITICAL ILLNESS AND CRITICAL INJURY

eApplications

Rider Name	eApp started and signed prior to 06/24/2023	eApp locked prior to 06/24/2023 and signed on/ after 06/24/2023	eApp started on or after 06/24/2023
Critical Illness and Critical Injury Accelerated Benefit Riders	Not Included New Disclosure Statement for Accelerated Benefits form required to add it, if wanted.	Not Included New Disclosure Statement for Accelerated Benefits form required to add it, if wanted.	Included Applicable Disclosure Statement for Accelerated Benefits form will be generated.

Paper Applications

Rider Name	Application signed before 06/24/2023	Application signed on or after 06/24/2023
Critical Illness and Critical Injury Accelerated Benefits Riders	Current Rider Version Disclosure Statement for Accelerated Benefits form required to add the new version, if wanted.	Included If new Disclosure Statement accompanies application.

Illustrations

Rider Name	Illustration run prior to 06/24/2023	Illustration run on or after 06/24/2023
Critical Illness and Critical Injury Accelerated Benefits Riders	Current Rider Versions	New Rider Versions

- Between 06/24/2023 and 07/24/2023, we will allow the agent to switch from the new version to the old version during the 30-day transition, but they must submit the old disclosure forms prior to issue.
- The new version is more favorable. However, clients age 65 or older would not qualify for the new Critical Illness Rider, so they may want to switch to the old version.

IMPORTANT: Refer to Forms and Materials in your agent portal for the correct Disclosure Statement 20299CA(0622) and/or Application Kit 8121CA(0623)K.

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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.

Processing Guidelines for Pending Cases

- New Disclosure Statement for Accelerated Benefits Riders must be submitted to case manager.

IMPORTANT:

- Issue ages for Critical Illness and Critical Injury in California is 0-64.
- Clients must have health insurance to qualify for Critical Illness and Critical Injury Benefits Riders in California.
- Paper applications signed between 06/24/2023 and 07/24/2023 with the old ABR disclosures will receive the old ABR version.
- Rewrites – If a request to rewrite is received within the standard rewrite period (120 days from part A of application signature), asking for the new Critical Illness and Critical Injury ABRs, a new disclosure statement is needed.

At this time, these riders are not currently available on in-force policies.