



# Accelerated Benefits Riders

## TERMINAL ILLNESS, CHRONIC ILLNESS, CRITICAL ILLNESS OR CRITICAL INJURY

### Quick Reference Guide

#### Accelerated Benefits Rider for Terminal Illness

Description	Underwriting
<p>ABR for Terminal Illness provides access to the death benefit should you become terminally ill.</p> <p>For purposes of this rider, terminal illness means that a doctor has certified that the insured's death is expected within two years, one year in CT, VT and PA for LSW policies, and in CT, NY and PA for National Life Insurance Company policies.</p>	<p><b>Medical Impairments:</b> Given the nature of the rider, if we offer coverage we would allow this rider.</p> <p><b>Maximum Limit:</b> the wording in the rider covers the maximum amount of payout per life; we do not have to be concerned about retained in force and applied for total line.</p> <p><b>Ratings:</b> Available with rated policies</p> <p><b>Note:</b> Must be removed if other ABRs are denied in certain states.</p>

#### Accelerated Benefits Rider for Chronic Illness

Description	Underwriting
<p>ABR for Chronic Illness provides access to the death benefit should the insured become chronically ill. For purposes of this rider, chronic illness means that a doctor has certified within the last 12 months that the insured is either unable to perform two of the six daily activities of living without assistance for a period of at least 90 days (bathing, continence, dressing, eating, toileting, and transferring) or is cognitively impaired (deterioration or loss in intellectual capacity).</p> <p>Benefits are available after the rider is in force for 30 days.</p>	<p>Any history of a qualifying event – the rider should be denied. <u>If the client is currently receiving disability income benefits the rider will be denied.</u></p> <p><b>Medical Impairments:</b> Examples of medical conditions which can be considered as “progressive” which lead to limitations with ADLs or loss of functional capacity include, but are not limited to: Multiple Sclerosis, Systemic Lupus, Parkinson’s Disease, autoimmune disorders with organ manifestation, paralysis, ALS, kidney disease, co-morbid conditions such as heart disease with diabetes or stroke, chronic pain, disabling musculoskeletal impairments, etc. There is no “all encompassing” listing – the underwriter will need to assess the risk presented.</p> <p><b>Maximum Limit:</b> See state specific limitations for NJ, KS, LA, MD, MN, UT, WA.</p> <p><b>Ratings:</b> ABRs on substandard business are subject to underwriter discretion; however, all cases express standard nontobacco 2 or greater than 200%, ABR’s will be automatically removed.</p>

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## Accelerated Benefits Rider for Chronic Illness – New York

Available in New York only. Available with minimum face amount of \$100,000 for all products.

Description	Underwriting
<p>A chronically ill individual is one who has been certified, within the past 12 months, by a licensed health care practitioner as being unable to perform, without substantial assistance, at least 2 out of 6 activities of daily living - ADLs- for a period of at least 90 days due to a loss of functional capacity or requires substantial supervision to protect oneself from threats to health and safety due to severe cognitive impairment.</p> <p>In addition to being unable to perform 2 out of 6 daily activities of living, a life expectancy calculation must also be completed at the time of acceleration.</p> <p>The six activities are defined as eating, toileting, transferring, bathing, dressing and continence. Cognitive impairment is defined as short-term or long-term memory impairment, loss of orientation to people, places or time and deductive or abstract reasoning impairment.</p>	<p>Any history of a qualifying event – the rider should be denied. <u>If the client is currently receiving disability income benefits the rider will be denied.</u></p> <p><b>Medical Impairments:</b> Examples of medical conditions which can be considered as “progressive” which lead to limitations with ADLs or loss of functional capacity include, but are not limited to: Multiple Sclerosis, Systemic Lupus, Parkinson’s Disease, autoimmune disorders with organ manifestation, paralysis, ALS, kidney disease, co-morbid conditions such as heart disease with diabetes or stroke, chronic pain, disabling musculoskeletal impairments, etc. There is no “all encompassing” listing – the underwriter will need to assess the risk presented.</p> <p><b>Ratings:</b> ABRs on substandard business are subject to underwriter discretion; however, all cases express standard nontobacco 2 or greater than 200%, ABRs will be automatically removed.</p>

## Accelerated Benefits Rider for Critical Illness (2015 version - Not Approved in California or New York)

Description	Underwriting
<p>ABR for Critical Illness provides access to the death benefit should the insured be diagnosed with a critical illness. (see rider for specific details; some exclusions apply): For purposes of this rider, covered critical illnesses are ALS (Lou Gehrig’s disease), Aorta Graft Surgery, Aplastic Anemia, Blindness, Cancer, Cystic Fibrosis, End Stage Renal Failure, Heart Attack, Heart Valve Replacement, Major Organ Transplant, Motor Neuron Disease, Stroke or Sudden Cardiac Arrest.</p>	<p>Any history of a qualifying event – the rider should be denied. <u>If the client is currently receiving disability income benefits the rider will be denied.</u> Any claim for benefits for a given Qualifying Event must be filed within 365 days following the occurrence of such Qualifying Event.</p> <p><b>Medical Impairments:</b> Qualifying events: ALS (Lou Gehrig’s disease), Aorta Graft Surgery, Aplastic Anemia, Blindness, Cancer, Cystic Fibrosis, End Stage Renal Failure, Heart Attack, Heart Valve Replacement, Major Organ Transplant, Motor Neuron Disease, Stroke or Sudden Cardiac Arrest. The underwriter will need to assess the risk presented.</p> <p><b>Maximum Limit:</b> The wording in the rider covers the maximum amount of payout per life.</p> <p><b>Ratings:</b> ABRs on substandard business are subject to underwriter discretion; however, all cases express standard nontobacco 2 or greater than 200%, ABRs will be automatically removed.</p> <p><b>Note:</b> Not approved in California or New York.</p>

Refer to product specific information and state approvals for rider availability.

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

Receipt of Accelerated Benefits will reduce the Cash Value and Death Benefit otherwise payable under the policy, may result in a taxable event, and may affect your client’s eligibility for public assistance programs. Riders are supplemental benefits that can be added to a life insurance policy and are not suitable unless the client has a need for life insurance.

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## Accelerated Benefits Rider for Critical Illness (PRE-2015 version; used in California and New York)

Description	Underwriting
ABR for Critical Illness provides access to the death benefit should the insured be diagnosed with a critical illness. For purposes of this rider, covered critical illnesses are (see rider for specific details; some exclusions apply): ALS (Lou Gehrig's disease), Blindness, Cancer, End Stage Renal Failure, Heart Attack, Major Organ Transplant, Stroke.	<p>Any history of a qualifying event – the rider should be denied. <u>If the client is currently receiving disability income benefits the rider will be denied.</u> Any claim for benefits for a given Qualifying Event must be filed within 365 days following the occurrence of such Qualifying Event.</p> <p><b>Medical Impairments:</b> Qualifying events: ALS, blindness, cancer (see limitations on cancer), end stage renal failure, heart attack, major organ transplant, stroke. The underwriter will need to assess the risk presented.</p> <p><b>Maximum Limit:</b> The wording in the rider covers the maximum amount of payout per life.</p> <p><b>Ratings:</b> ABRs on substandard business are subject to underwriter discretion; however, all cases express standard nontobacco 2 or greater than 200%, ABRs will be automatically removed.</p>

## Accelerated Benefits Rider for Critical Injury (Not approved in New York)

Description	Underwriting
ABR for Critical Injury provides access to the death benefit should the insured experience a certain critical injury qualifying event (see rider for specific details; some exclusions apply): Coma, Paralysis, Severe Burns, Traumatic Brain Injury	<p>Any history of a qualifying event – the rider should be denied. <u>If the client is currently receiving disability income benefits the rider will be denied.</u> Any claim for benefits for a given Qualifying Event must be filed within 365 days following the occurrence of such Qualifying Event.</p> <p><b>Medical Impairments:</b> Qualifying events: coma, paralysis, severe burns, traumatic brain injury. The underwriter will need to assess the risk presented.</p> <p><b>Hazardous Occupations:</b> Certain hazardous occupations which require an extra premium (or uninsurable) will be denied.</p> <p><b>Maximum Limit:</b> The wording in the rider covers the maximum amount of payout per life.</p> <p><b>Ratings:</b> ABRs on substandard business are subject to underwriter discretion; however, all cases express standard nontobacco 2 or greater than 200%, ABRs will be automatically removed.</p> <p><b>Age Limit:</b> In California, the Critical Injury rider is referred to as a specified disease rider and may only be sold to persons between issue ages (attained age) 0-64.</p>

For additional information on these riders, please see the Accelerated Benefits Riders Product Guide (catalog #68928).

Covered critical illness and covered critical injuries may vary by state.

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