

# Accelerated Benefits Riders

TERMINAL ILLNESS, CHRONIC ILLNESS, CRITICAL ILLNESS,  
CRITICAL INJURY, OR ALZHEIMER'S DISEASE

## Quick Reference Guide

### Terminal Illness

Description	Underwriting
<p>This rider 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> If we offer coverage, this rider is automatically included.</p> <p><b>Maximum Limit:</b> The maximum lifetime benefit applies to all contracts and all riders made over the entire lifetime of the insured. Full acceleration of the death benefit means the policy will no longer be in force.</p> <p><b>Ratings:</b> Available with rated policies.</p> <p><b>Note:</b> In certain states, this rider is unavailable if certain other ABRs are denied due to underwriting.</p>

### Chronic Illness

Description	Underwriting
<p>This rider 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 2 of the 6 activities of daily living (ADLs) 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>If insured has a prior history of qualifying chronic illness, the rider may be denied. If the client is currently receiving disability income benefits, the rider will be denied.</p> <p><b>Medical Impairments:</b> Examples of medical conditions that can be considered as "progressive" and lead to limitations with ADLs or loss of functional capacity include, but are not limited to: Multiple sclerosis, systemic lupus erythematosus, 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, and disabling musculoskeletal impairments. There is no "all encompassing" listing – the underwriter will assess the risk.</p> <p><b>Maximum Limit:</b> See state-specific limitations for NJ, KS, LA, MD, MN, UT, and WA.</p> <p><b>Ratings:</b> ABRs on substandard business are subject to underwriter discretion. However, for all cases express standard non-tobacco 2 or greater than 200%, ABRs are automatically removed.</p>

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## Chronic Illness (New York)

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

Description	Underwriting
<p>This rider provides access to the death benefit should the insured become chronically ill. A chronically ill individual is someone 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 who requires substantial supervision to protect themselves from threats to health and safety due to severe cognitive impairment.</p> <p>In addition to being unable to perform 2 out of 6 activities of daily living, a life expectancy calculation must also be completed at the time of acceleration.</p> <p>The 6 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>If insured has a prior history of qualifying chronic illness, the rider may be denied. If the client is currently receiving disability income benefits, the rider will be denied.</p> <p><b>Medical Impairments:</b> Examples of medical conditions that can be considered as “progressive” and lead to limitations with ADLs or loss of functional capacity include, but are not limited to; Multiple sclerosis, systemic lupus erythematosus, 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, and disabling musculoskeletal impairments. There is no “all encompassing” listing – the underwriter will assess the risk.</p> <p><b>Ratings:</b> ABRs on substandard business are subject to underwriter discretion. However, for all cases express standard nontobacco 2 or greater than 200%, ABRs are automatically removed.</p>

## Alzheimer’s Disease (Not available in CA and NY.)

Description	Underwriting
<p>This rider provides access to the death benefit should the insured be diagnosed with Alzheimer’s disease or Lewy Body Dementia.</p> <p>A qualifying diagnosis is needed of Alzheimer’s disease or Lewy Body Dementia, determined by a Specialist. In addition, a Specialist needs to provide certification of both:</p> <ul style="list-style-type: none"><li>• A score of less than 20 out of 30 on Mini-Mental State Exam (MMSE), or an equivalent of this score under a widely accepted test of cognitive function.</li><li>• Clinical impairment of at least two of the following:<ul style="list-style-type: none"><li>– Orientation to people, places, or time.</li><li>– Registration (ability to learn and remember new information).</li><li>– Attention and calculation (reasoning and handling of complex tasks).</li><li>– Visuospatial abilities.</li><li>– Language functions.</li></ul></li></ul>	<p>Issue-age range availability for this new rider is limited to a maximum age of 60.</p> <p>The rider will not be available if the client has a first-degree relative (mother, father, or siblings) with a history of Alzheimer’s disease.</p> <p>For both at-issue and after-issue, policies are reviewed by underwriting, which will decide whether the rider will be approved.</p> <p><b>Ratings:</b> ABRs on substandard business are subject to underwriter discretion. However, for all cases express standard non-tobacco 2 or greater than 200%, ABRs are automatically removed.</p> <p>This rider is not available for guaranteed issue or simplified issue policies.</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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## Critical Illness (2015 version – Not Approved in New York)

Description	Underwriting
<p>This rider 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 include:</p> <ul style="list-style-type: none"> <li>• Diagnosis of ALS (Lou Gehrig's disease)</li> <li>• Aorta Graft Surgery</li> <li>• Aplastic Anemia</li> <li>• Blindness*</li> <li>• Cancer**</li> <li>• Cystic Fibrosis</li> <li>• End Stage Renal Failure</li> <li>• Heart Attack</li> <li>• Heart Valve Replacement</li> <li>• Major Organ Transplant</li> <li>• Motor Neuron Disease</li> <li>• Stroke</li> <li>• Sudden Cardiac Arrest</li> </ul> <p>*Not qualified in CT, IL, KS, MD, MA, MN, NJ, NY, OH, PA, UT, VA, WA.</p> <p>**Invasive Cancer CA only</p>	<p>If insured has a prior history of qualifying critical illness, the rider may be denied. If the client is currently receiving disability income benefits, the rider will be denied. Any claim for benefits must be filed within 365 days following the occurrence of a Qualifying Event.</p> <p><b>Medical Impairments:</b> For qualifying events, the underwriter will assess the risk.</p> <p><b>Maximum Limit:</b> The maximum lifetime benefit applies to all contracts and all riders made over the entire lifetime of the insured.</p> <p><b>Ratings:</b> ABRs on substandard business are subject to underwriter discretion. However, for all cases express standard non-tobacco 2 or greater than 200%, ABRs are automatically removed.</p> <p><b>Note:</b> Not approved in New York.</p> <p><b>Age Limit:</b> In California, the Critical Illness rider may only be sold to persons between issue ages 0-64.</p>

## Critical Illness (PRE-2015 version – used in New York)

Description	Underwriting
<p>This rider 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 include:</p> <ul style="list-style-type: none"> <li>• Blindness</li> <li>• Cancer</li> <li>• End Stage Renal Failure</li> <li>• Heart Attack</li> <li>• Major Organ Transplant</li> <li>• Stroke</li> </ul>	<p>If insured has a prior history of qualifying critical illness, the rider may be denied. If the client is currently receiving disability income benefits, the rider will be denied. Any claim for benefits must be filed within 365 days following the occurrence of a Qualifying Event.</p> <p><b>Medical Impairments:</b> For qualifying events, the underwriter will assess the risk.</p> <p><b>Maximum Limit:</b> The maximum lifetime benefit applies to all contracts and all riders made over the entire lifetime of the insured.</p> <p><b>Ratings:</b> ABRs on substandard business are subject to underwriter discretion. However, for all cases express standard non-tobacco 2 or greater than 200%, ABRs are automatically removed.</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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## Critical Injury (Not approved in New York)

Description	Underwriting
<p>This rider provides access to the death benefit should the insured experience a certain critical injury qualifying event (see rider for specific details; some exclusions apply):</p> <ul style="list-style-type: none"><li>• Coma</li><li>• Paralysis</li><li>• Severe Burns</li><li>• Traumatic Brain Injury</li></ul>	<p>If insured has a prior history of qualifying critical injury, the rider may be denied. If the client is currently receiving disability income benefits, the rider will be denied. Any claim for benefits must be filed within 365 days following the occurrence of a Qualifying Event.</p> <p><b>Medical Impairments:</b> For qualifying events, the underwriter will assess the risk.</p> <p><b>Hazardous Occupations:</b> Certain hazardous occupations require an extra premium or may be denied.</p> <p><b>Maximum Limit:</b> The maximum lifetime benefit is for each insured regardless of the number of policies held with NLG/LSW.</p> <p><b>Ratings:</b> ABRs on substandard business are subject to underwriter discretion. However, for all cases express standard non-tobacco 2 or greater than 200%, ABRs are 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 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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