National Life Group®

Experience Life®



The **Three C's**

OF NATIONAL LIFE'S NEW TERM SERIES:

Competitive Pricing

We have re-designed our Term Portfolio to better position ourselves in the Term marketplace by improving our pricing.

Die Too Soon – Death benefit available

Live Too Long – Ability to convert to permanent coverage with access to cash value for future income needs

Become Ill – All of our ABRs available on our Term product

Conversion Privileges

No cost feature allows conversion of term policy to permanent insurance product with no additional evidence of insurability.

Conversion schedules:

Term 10-G	full 10 years
Term 15-G	first 12 years
Term 20-G	first 15 years
Term 30-G	convertible for the first 20 years

Convenient Underwriting

Now adding our EZ Underwriting program to our Term Portfolio. Potential to accelerate cases through underwriting without an exam or fluids, if certain criteria are met.

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- Up to $1M in coverage offered with all rate classes available including Elite

Living Benefits

Accelerated Benefits Riders allow clients to access all or part of their death benefit, while living, if they if they experience a qualifying illness or injury.

National Life Group is the ONLY Term Carrier with four Accelerated Benefits Riders (ABRs), having the most Critical triggers in the industry.[1]

Visit the Agent Portal for more information.

Express Rate Classes only up to $250,000.

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.

Accelerated Benefit Riders (ABRs) are optional, and may not be available in all states. Receipt of Accelerated Benefits will reduce the Death Benefit otherwise payable under the policy, may result in a taxable event, and may affect your client's eligibility for public assistance programs.

1 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.

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.