National Life Group®

Experience Life®



5 Reasons to Sell Term

1 Accelerated Benefits Rider

There is no additional cost for this feature which enables a policy owner to accelerate benefits due to an illness that is either terminal, chronic or critical or due to a critical injury. (Availability may be different by State.) ABR is available on all National Life Term policies – again, at no additional cost.

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 have the potential to accelerate through the underwriting process 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 18-60 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. The broad selection of competitive and flexible product options is rare in the industry and gives your clients a greater number of options.

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 which 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

Life Insurance Company of the Southwest®

Use of the accelerated benefit riders will reduce the death benefit and may result in a taxable event. Riders are optional, may be available at additional cost, and may not be available in all states.

National Life Group® is a trade name of National Life Insurance Company, Montpelier, VT and its affiliates.

Centralized Mailing Address: One National Life Drive, Montpelier, VT 05604 | 800-906-3310 | www.NationalLife.com

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.