



National Life  
Group®

Experience Life®

# 5 Reasons to Sell Term

## 1 Accelerated Benefits Riders

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. ABR is available on all LSW Term policies – again, at no additional cost.

## 2 Simplified Underwriting

With LSW Term, we offer a simplified program to speed up the underwriting process for your smaller cases. For policies with a face amount of \$250,000 or less and an age of 65 or younger, no routine medical testing is required.

## 3 Commissionable Policy Fee

With LSW Term products, you don't just get paid commission on the premium, you get paid commission on the policy fee as well. This means larger commissions for you, and can really make a difference on those smaller cases.

## 4 Conversion Privileges

Policy owners may choose from any Universal Life insurance product we offer, including our market-leading Indexed UL products, 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.

## 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. LSW provides your clients with term insurance which offers:

- Rates customized to their health
- Portability
- Living benefits not found in group coverage
- Conversion options that include a comprehensive menu of life insurance products

Product 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 representing various affiliates, which offer a variety of financial service products. Life Insurance Company of the Southwest is not an authorized insurer in New York and does not conduct insurance business in New York.

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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.

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