












National Life is proud of its history in being an industry leader among carriers which offer life insurance with Accelerated Benefits Riders

											
Terminal											
Life expectancy in months	24	12	12	12	12	12	12	24	24	24	12
Maximum Acceleration	100% of DB up to \$1.5m of benefit	50% of DB up to \$250k of face	50% of DB up to \$250k of face	75% of DB up to \$250K	75% of DB up to \$250K of face	Up to 100% of DB to a maximum of \$500K	100% of DB up to \$1m	100% of DB up to \$2m of face	75% of DB up to \$750K	100% of DB up to \$2.0m of face	90% of DB up \$1.5m

Chronic											
Trigger	Chronic	Permanent Chronic	Chronic	Permanent Chronic	Chronic	Permanent Chronic	Chronic	Chronic	Permanent Chronic	Permanent Chronic	Chronic
Benefit type	Discount	Dollar-for-dollar	Discount	Discount	Dollar-for-dollar	Dollar-for-dollar	Discount	Discount	Discount	Discount	Discount
Extra cost	No	Yes	No	No	Yes	Yes	No	No	No	No	No
Benefit payment	Cash	Cash	Cash	Cash	Reimbursement	Cash	Cash	Cash	Cash	Cash	Cash

Critical Illness											
Number of triggers	13	Not Available	Not Available	Not Available	Not Available	Not Available	Not Available	16	5	10	8

Critical Injury											
Number of triggers	4	Not Available	Not Available	Not Available	Not Available	Not Available	Not Available	Not Available	Not Available	Not Available	Not Available

KEY

Life Expectancy	The life expectancy of the insured in months
Maximum Acceleration	The maximum amount of death benefit that can be accelerated for terminal illness
Trigger	Chronic – The inability to perform 2 of 6 ADLs or severe cognitive impairment Permanent Chronic – Requires that the triggering condition is expected to be permanent Long-Term Care – Requires chronic illness plus the receiving of qualified care
Benefit Type	Discount means that less than the amount of death benefit accelerated is paid as benefit Dollar for dollar means that each dollar of benefit paid reduces the death benefit by a dollar
Extra Cost	Yes – the presence of the rider increases the monthly cost of the insurance No – the presence of the rider does not increase the monthly cost of the insurance
Benefit Payment	Cash – the policy owner receives payments and does not need to show the costs of care Indemnity – the policy owner must show that care is being received, but does not need to show the explicit cost Reimbursement – the policy owner receives payment to reimburse qualified care expenses
Number of Triggers	Number of illnesses or injuries that qualify for benefit payments

Products issued by

National Life Insurance Company® | Life Insurance Company of the Southwest®

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. Accelerated Benefit Riders are optional and may not be available in all states or on all products. 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. State exceptions, limitations and restrictions may apply to riders, benefits and triggers. Refer to the specimen policy forms for the limitations on these benefits.

National Life Group® is a trade name of National Life Insurance Company, Montpelier, VT, Life Insurance Company of the Southwest, 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.

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