

LIFELONG PROTECTION

IN AN INSTANT

RapidProtect Prescreening

NON-QUALIFYING CONDITIONS AND RISKS

RapidProtect is available to applicants:

- Up to age 60
- Applying for face amounts between \$50,000 and \$500,000

Rate Classes	Face Amount	Ages
Standard NT	\$50,000– \$500,000	0–60
Express Standard NT 1	\$50,000– \$500,000	0–60
Standard Tobacco	\$50,000– \$500,000	18–60
Express Standard Tobacco	\$50,000– \$500,000	18–60

Accelerated Benefits Riders (ABRs) are not available with Express Standard classes, except for Terminal Illness, depending on underwriting and state availability.

Not all clients will meet RapidProtect underwriting requirements. Below are some disqualifying impairments and risks (not intended to be all inclusive). For other conditions that may factor into the decision, see the Underwriting Guide, where you can also find the Table of Height and Weight (to consult if you are concerned about your client's BMI impacting underwriting).

If clients are not a good fit, focus instead on EZ or full underwriting National Life IUL products, like FlexLife.

Compare RapidProtect to other IULs

<https://natl.life/IULCompare>

Disqualifying Medical Conditions

ALS (Lou Gehrig's disease)	Congestive heart failure	Organ Transplant
Alcoholism	Crohn's disease	Pacemaker/defibrillator
Alzheimer's disease or dementia	Diabetes, type 1	Paralysis
Autism	Dialysis	Parkinson's disease
Cancer (except basal cell carcinoma)	Diagnostic testing in the last 3 months except for colonoscopy, pap smear, or mammogram	Peripheral vascular disease
Cardiac arrhythmias	Down's syndrome	Polycystic kidney disease
Chronic kidney disease	HIV/AIDS	Stroke (CVA or TIA)
Chronic obstructive pulmonary disease (COPD)	Hospital admission in past 12 months (except childbirth)	Suicide attempt
Cirrhosis of the liver	Intellectual disability	Ulcerative Colitis

Other Disqualifying Non-Medical Risks

Driver's license currently suspended or revoked	Single misdemeanor conviction with less than 1 year since the end of probation
Single DUI within the past year	Multiple misdemeanor convictions with the last conviction less than 7 years ago
Multiple DUIs within the past 5 years	Disability (receiving SSDI or DI due to mental/other medical issues)
Criminal charges pending	Violent criminal activity
Any felony conviction	

Get an Instant Underwriting Decision

You will get an instant answer on whether your client qualifies for death benefit coverage. There are three possible decisions:

- Your client is approved for RapidProtect death benefit coverage.
- Your client is not eligible for RapidProtect but can apply for fully underwritten products.
- Your client's application is declined. They don't qualify for life insurance coverage from National Life.

For approved clients, you will receive an email within one business day (for most cases) with information on the availability of Accelerated Benefits Riders (ABRs) and the rate class they qualified for.

ABRs are not available with Express Standard classes, except for Terminal Illness, depending on underwriting and state availability.

For all other applications, you will receive information by email on why they did not qualify for RapidProtect coverage, or why their application was declined.

Quick Tips

- Make sure your client brings their Social Security Number, bank account information, and a valid government-issued ID to the meeting.
- The client's estate is the default beneficiary. This can be updated once the policy has been added to the Customer Portal. Encourage your customer to create an account at <http://nationallife.com/customer>.

You'll need a Wi-Fi or mobile connection to complete the application process in eApp.

Products issued by

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

Living Benefits are provided by no-additional-premium Accelerated Benefits Riders. These 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. 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.

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.

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.