

The RapidProtect Roadmap

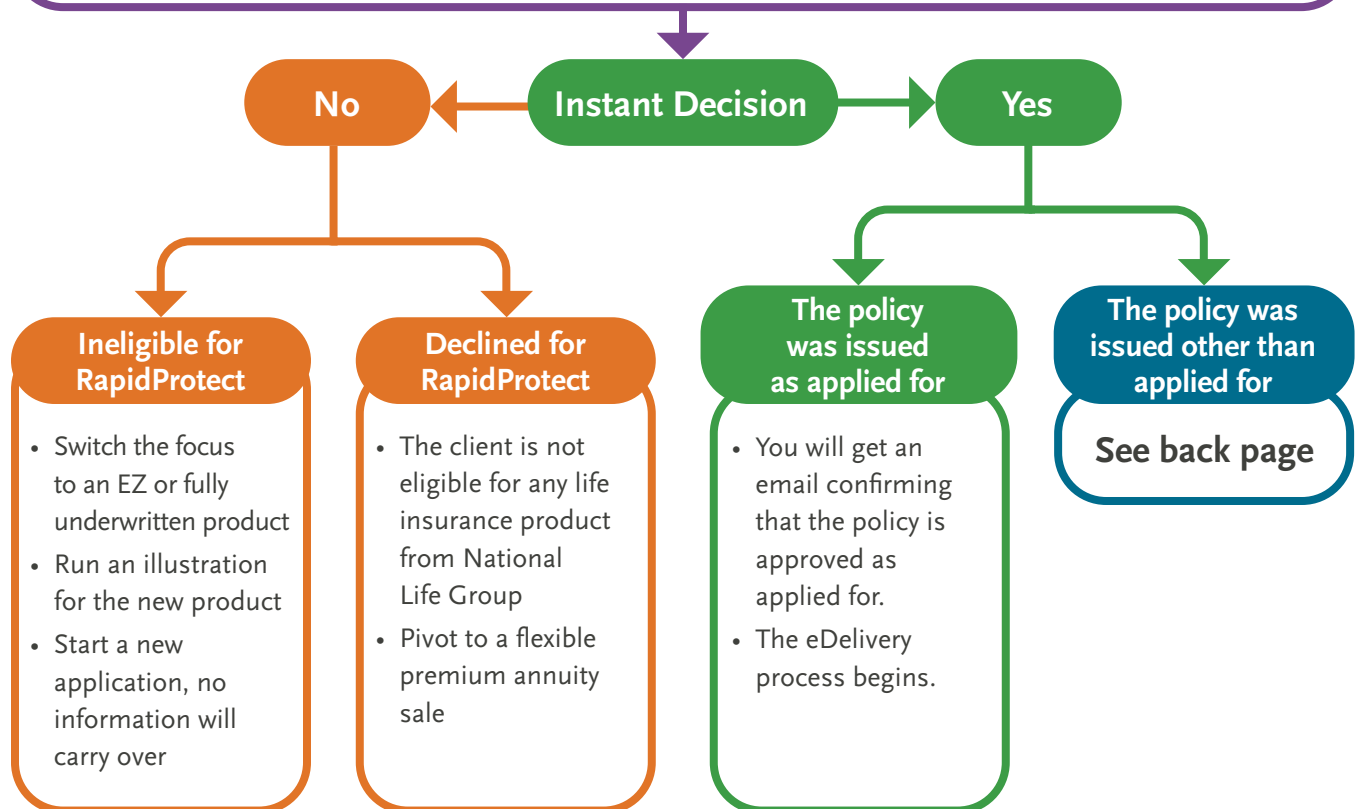
Everything you need to know about managing your client's RapidProtect application process.

Apply via eApp

Applying for RapidProtect is quick and easy. There are no medical tests or lab work needed. Clients must answer only a few simple questions.

Requirements include:

- Social Security Number (ITIN is not acceptable)
- Valid ID (Driver's license or passport)
- Bank account number
- Monthly bank draft
- Using eApp to submit the application



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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.

The policy was issued other than applied for

- You will get an email with information on the approved rate class and premium requirement.
- Clients approved for express rate classes are not eligible for Accelerated Benefits Riders, except for Terminal Illness (depending on underwriting and state availability).

Planned Premium is sufficient for the lower rate class

- The eDelivery process begins.

Planned Premium is insufficient for the lower rate class

- The eDelivery process will begin.
- If the premium is higher than planned, it will not be drafted right away. Instead, the draft will occur on the 10th day after policy issue.
- The client will receive a mailed letter with details. They may pay the required premium or stop the payment before the scheduled draft date. If no action is taken, the bank draft will occur on the date communicated in the letter.
- Clients can adjust the premium amount in the customer portal to avoid draft delays. They can also submit EFT Authorization Form 1707 to make changes.
- **Note:** To avoid delays, clients can authorize withdrawals up to \$25 higher than the quoted premium amount at the time of application.

You will need to:

- Discuss with the client what the new premium needs to be, and what their options are.
- If the client would like to adjust the policy, run a new illustration and submit a rewrite.

Next Steps

- Verify that the client has received and completed eDelivery of the policy.
- Make sure the client has registered for the customer portal and downloaded the mobile app.
- Encourage clients to update beneficiary information, if desired, in the customer portal at natl.life/NLcustomer.
- Initiate a 1035 exchange from a previous life policy if applicable.



Scan the QR code or visit natl.life/customerinfo to share this flyer with clients. It explains how to use the customer portal and shows how to change a beneficiary step by step. Clients can also adjust premium amounts in the customer portal.