



Underwriting for Professional Athletes

Like anyone at the top of their career, professional athletes from all over the world have complicated financial needs that include life insurance protection.

With this in mind, we offer relatively flexible, straightforward underwriting requirements for pro athletes that may be on your prospect list. The following rules pertain to individually owned and paid Indexed Universal Life and Whole Life policies with no additional insurance exam or labs.

Agent Gathered Requirements

- Full application with medical questions
- Attending Physician Statement (APS) to include pre-season physical with lab work and testing within last 12 months
- Form 1392 – Income/Net Worth
- Copy of contract or other publicly available information related to its terms – minimum of three years remaining on a guaranteed basis

National Life may request labs if the annual pre-season physical does not include lab results.

Exclusions

- Team coverage
- Players currently under contract in foreign leagues
- ABR Chronic, ABR Critical Injury, ABR Critical Illness, Waiver of Premium, and Accidental Death Benefit riders
- Aviation Exclusion Rider required for coverage
- Pending legal or criminal issues

Please submit cases to LargeCase@NationalLife.com.

Best Rate Class	All Preferred Rate classes
Total Face Amount Issued	Up to \$10 million
Eligibility	Professional athletes under active contracts with one of the following leagues: <ul style="list-style-type: none"> • National Basketball Association (NBA) • National Football League (NFL) • National Hockey League (NHL) • Major League Baseball (MLB) • U.S. Major League Soccer (MLS) • Women's National Basketball Association (WNBA) • Professional Women's Hockey League (PWHL) • National Women's Soccer League (NWSL)
Proposed Insured Must Be A	A. U.S. or Canadian Citizen B. Permanent Resident residing in the U.S. C. Foreign Athlete residing in A or B countries in the off-season

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