

EZ Underwriting Program

INDEXED UNIVERSAL LIFE, TOTALSECURE WL, BASICSECURE FIXED UL, AND TERM



Potential to accelerate cases through underwriting without medical tests or lab work if specific criteria are met.



Up to \$5M for FlexLife, SummitLife, PeakLife NL, TotalSecure, and BasicSecure.



Uses an application — including the medical portion — and industry-proven underwriting data tools.

New for 2026

EZ Underwriting is now available up to \$5 million for permanent products. Applicants age 50 and under that have had a routine physical exam, including age-appropriate screening tests, within the past 12 months, may qualify.

Who Qualifies?

Applicants Applying for the Following Face Amounts:

	Ages 18–50	Ages 51–60	Ages 61–65
FlexLife	Up to \$5M	Up to \$3M	Up to \$250,000
SummitLife	Up to \$5M	Up to \$3M	n/a
PeakLife NL	Up to \$5M	Up to \$3M	n/a
Living Life Defender	Up to \$5M	Up to \$3M	Up to \$250,000
TotalSecure	Up to \$5M	Up to \$3M	Up to \$250,000
BasicSecure	Up to \$5M	Up to \$3M	Up to \$250,000
Term	Up to \$2M	Up to \$1M	Up to \$250,000

What rate classes are available?

Elite, Preferred, Select, and Standard rate classes are available for all products, for face amounts noted above. Express rate classes are available for all products up to \$2,000,000, except FlexLife which is \$3,000,000. See the [National Life Group Life Insurance Underwriting guide](#).

Note: This is not guaranteed issue.

What do I need to do?

Complete the full application (including the medical portion) with your client. If all the necessary criteria are met, the case may be approved immediately. If additional requirements are needed, the agent will be contacted.

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.

Not all applications will qualify for EZ Underwriting. National Life Group reserves the right to underwrite applicants based on any and all permissible impairments and considerations.

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.

For Agent Use Only – Not For Use With The Public