National Life Group®

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.

TC8726208(0126)3

Cat No 103173(0126)