



BreakThrough

Extended Through December 31, 2008

For clients who will replace their term coverage...

If your client has purchased a *fully underwritten* term policy at Preferred or Standard (Tobacco or Non-Tobacco) rates from a company on our approved list within the last 5 years, he or she can now purchase a Life Insurance Company of the Southwest (LSW) permanent policy *without* underwriting evidence.

In addition to the requirements listed below, all we need to see is our application (see instructions below), the actual qualifying policy, replaced company's forms changing the ownership of that policy to LSW, and the appropriate replacement documentation. LSW will issue the new permanent policy in the premium class that most approximates the class of the qualifying contract. In the event LSW has reviewed evidence since the date of issue of the qualifying contract, we reserve the right to use our latest assessment. **Note:** The conversion privilege in the qualifying contract must still be intact.

Call your Sales Support Consultant for details.

Requirements:

Insurance contracts eligible:

- LSW SecurePlus® Provider
- LSW SecurePlus Paragon
- LSW Harbor
- LSW Horizon

Maximum issue age is 65.

Minimum policy size of the qualifying contract is \$101,000.

Minimum face amount of the new policy must meet minimum product face amount requirements.

Maximum face amount is the lesser of the face amount of the qualifying contract, \$1,000,000 or our available retention.

Waiver of Target Premium is not available under BreakThrough.

IMPORTANT NOTE:

Breakthrough is a term conversion program that National Life Group offers to producers to supplement their business. We want the program to continue; however it needs to be profitable. For this reason we ask that you carefully field underwrite your clients and only use the program if there has not been a significant change in the health of your client since the qualifying policy was issued. If your client's health has deteriorated, the Breakthrough program is not appropriate. If, in this situation, your client wants permanent coverage, you should recommend a conversion with the original writing company.

BreakThrough

Approved Companies For BreakThrough

Aegon USA	Legal and General
AIG	America, Inc.
ALFA	MassMutual
Allmerica Financial	Met Life
AllState	Midland National
American Express Financial Advisors	Minnesota Life
Americo	MONY
American Family Life	MTL Insurance Co.
American Franklin	Nationwide
American General	New England
AmerUs	North American
AUL	Life and Health
Aviva Life	Northstar Life
AXA/Equitable Life Assur. Co. of the US	Northwestern Mutual
Banner Life	NY Life
Boston Mutual	Ohio National
Canada Life	Old Line Life
Cincinnati Life	Pacific Life
Chase Manhattan	Peoples Benefit Life
Colorado Bankers Life Insurance Co.	Phoenix Home Life
Connecticut General	Pioneer Mutual
Continental Assurance	Primerica
Empire General	Principal
Farm Bureau Life	Protective
Farmers New World	Prudential
First Colony	SAFECO
First Penn Pacific	Securian Life
General American	Security Connecticut
Genworth Financial	Shenandoah Life
Great American Life	State Farm
Guardian	Sun America
Harleysville Life	Sun Life Financial
Hartford	Sunset Life
Heritage Life	Union Central
Indianapolis Life	Union Fidelity Life
ING	United Heritage Life
Jackson National	United Investors
Jefferson Pilot	UNUM
Kansas City Life	US Life
Kemper Investors Life	Utica National Life
Lafayette Life	West Coast Life
	Western Reserve Life
	Zurich Kemper

BreakThrough Checklist:

APPLICATION –8121 – use appropriate state form

- Part 1.** Proposed Proposed Insured (PPI) and Plan Information
Questions 1 through 7, 15a, 16 through 20.
15b for IUL only.
- Part 2.** Questions 21, Part 3/8th question, and in remarks, write “BreakThrough 2007.”
- Part 3.** Bank Authorization
- Part 4.** Sales Illustration Certificate
- Part 5.** Agreement and Authorization
- Part 7.** Agent’s Statement

The Following items must also accompany the application:

1. Other Company’s Term Policy
2. Other Company’s Ownership Change Form signed and dated by owner
3. Replacement Papers
4. ABR form (use state special)
5. Illustration, if applicable
6. HIPAA form

LSW SecurePlus Paragon Indexed Universal Life, form series 8387 (0606)/8387ID (0606), LSW SecurePlus® Provider Indexed Universal Life, form series 8212/8212ID(0305), LSW Harbor Universal Life, form series 8064/8064ID (0798), and LSW Horizon Universal Life, form series 8048/8048ID (0798), are underwritten by Life Insurance Company of the Southwest, Dallas, Texas.

National Life Group® is a trade name of National Life Insurance Company and its affiliates. Each company of National Life Group is solely responsible for its own financial condition and contractual obligations. LSW is not authorized to sell insurance in New York and does not do any insurance business in New York. Only fixed products qualify for participation in the BreakThrough program.

National Life Insurance Company Home Office: One National Life Drive, Montpelier, Vermont 05604 • Telephone: (888)297-3990 • www.nationallife.com

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