



JumpStart

Extended Through December 31, 2008

Do you have clients who were recently underwritten for life insurance and who now need extra permanent protection but who don't want to go through the hassle of all new underwriting? Are you looking for that extra sales advantage? Life Insurance Company of the Southwest (LSW) has the answer to these needs.

How to qualify for minimum underwriting:

For clients who need extra insurance protection...

If your client has purchased a *fully underwritten* life insurance policy (any product) at Preferred or Standard (Tobacco or Non-Tobacco) rates from a company on our approved list within the past 3 years (or within the past 5 years *and* had a full physical exam in the last 24 months), he or she can now apply for a Life Insurance Company of the Southwest permanent policy with minimum underwriting. To utilize this program with existing LSW contracts, policies must have been issued Preferred or Verified Standard (Tobacco or Non-Tobacco).

In addition to the requirements listed below, all we need to see is our application, including the health questionnaire, and a copy of the face page of the qualifying contract clearly showing the insured's name, the face amount, and issue date and class. Replacement of the qualifying contract is *not* required.

Remember — this is not a guaranteed issue program. While we will apply minimal underwriting standards, we still reserve the right to request any additional evidence appropriate to evaluate the risk. Please note we will underwrite the total coverage applied for with LSW within six months; additional medical requirements may be needed.

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 is \$101,000.

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 JumpStart.



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Approved Companies For JumpStart

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

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.

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