

Marketing to Stand Out in 2024

Marketing eKits

natl.life/resources
Comprehensive list of eKits to bookmark.

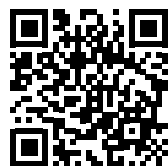
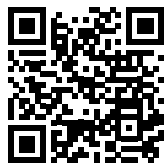


Cobranded Marketing

natl.life/cobrand
Personalize National Life marketing materials with your information.

Top 12 – Life

natl.life/top12life
Most used Life marketing materials.



Top 12 – Annuity

natl.life/top12annuity
Most used Annuity marketing materials.

Doing Business with National Life



Best Practices
for Submitting
New
Business

Drive Your
Business with
Underwriting Tips



Life Insurance
Underwriting
Guide

Life and
Annuity
Product Rates



View the Financials at-a-Glance: natl.life/nlg-financials

National Life Group® is a trade name of National Life Insurance Company (NLIC), Montpelier, VT, Life Insurance Company of the Southwest (LSW), 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.

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2024 Sales Toolkit

FOR NATIONAL LIFE GROUP

Serving The Needs of The Middle Market

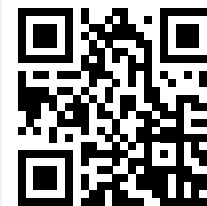
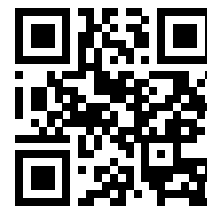


IRAs for Small Business

eKit | natl.life/IRA
All of your marketing needs
to make the sale.

Guide to Foreign National Business

Brochure | natl.life/69798
Guidelines for both life
insurance and annuity sales



Puzzle eKit

natl.life/puzzle
Market to all of your client's
needs: Live too long, die
too soon, become ill.

EZ Underwriting Program

For Indexed Universal Life, Term Series, TotalSecure WL, and BasicSecure Fixed UL

Potential to accelerate cases through underwriting without an exam or fluids, *if certain criteria are met.*

Who Qualifies?

Applicants applying for the following face amounts:

	Ages 18–50	Ages 51–60	Ages 61–65
FlexLife, TotalSecure, BasicSecure	Up to \$3M Elite, Preferred, Select, and Standard	Up to \$1M Elite, Preferred, Select, Standard, and Express	Up to \$250K Elite, Preferred, Select, Standard, and Express
Term	Up to \$2M Elite, Preferred, Select, and Standard	Up to \$1M Elite, Preferred, Select, and Standard	Up to \$250K Standard, Express, and Non Standard

Substandard rate classes are also available. See the Product Guides for full details. **Note:** *This is not guaranteed issue.*

What do I need to do?

Complete the full application (including medical portion) with your client. If all the necessary criteria are met; the case will be **approved immediately**. If additional requirements are needed the agent will be contacted by the underwriter. For permanent policies between \$2 million and \$3 million, medical records may need to be obtained. **Reminder:** a 1392 [Financial Questionnaire] is required for Face amounts greater than \$5 million.

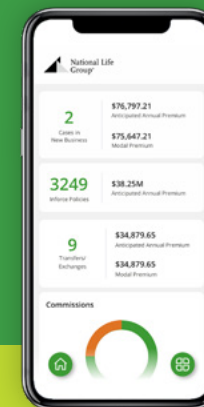
Draft Next Available

Most Common Payment Option

- Best for customers who need immediate coverage and those who want conditional coverage.
- Once the policy is issued, payment will be deducted from the customer's bank account the following day.
- If the recurring draft date is not ideal for the customer, they can change their draft date.
- Example in the Calendar:

			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

- Policy ready to issue on an effective date of the 20th
- Policy issued with an **effective date** of the 20th
- Initial premium drafts and are **applied** on the 21st
- Recurring drafts are on the 20th of each month
- Commissions generate in the cycle that includes the 21st



Put Business in Your Pocket with the **NLG Agent Mobile App**



The National Life Client App gives them direct access to their policy. Learn more at NationalLife.com/CustomerTools



Training

Weekly webinars to support your product and sales concept knowledge, professional development and business growth.

