

## 2018 Term Updates

Effective Date: 1/22/2022

2018 Term Risk Class Availability with Face Amounts of \$250,000 and less

### **New Issue:**

- Applications dated **1/22/2022** or greater for the 2018 Term product with face amounts of \$250,000 or less, will only allow a best risk class of Standard

### **eApp:**

- Changes will be implemented **1/22/2022**

### **Illustrations:**

- Changes will be implemented **1/8/2022**

### **Pending Cases:**

- 2018 Term products dated prior to 1/22/2022 should follow the old guidelines

### **Rewrites:**

- To follow the same guidance as new applications

### **Contract Change:**

### **Smoker Class changes:**

- No changes in current process

---

National Life Group® is a trade name of National Life Insurance Company, 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. LSW is not an authorized insurer in New York and does not conduct insurance business in New York.