

# NWL Lifetime Returns Select®

## Indexed Universal Life (IUL) Insurance Policy

### Highlights

#### Face Amount (Varies by age, sex, and rating)

Issue Ages 45–75	\$25,000 Minimum	\$750,000 Maximum NAR
Issue Ages 76–80	\$25,000 Minimum	\$200,000 Maximum NAR
Issue Ages 81–85	\$25,000 Minimum	\$100,000 Maximum NAR

Net Amount at Risk is equal to the face amount less the premium

#### Issue Ages

Single Pay and 5 Pay	45–85
10 Pay	45–80

#### Included Riders (No Additional Cost of Insurance)

Accelerated Benefit Rider for Terminal Illness (Form ICC14 01-3162-14)  
Living Benefit Rider (CA only) (Form 01-3071-96)

An advance of the death benefit if the Insured is terminally ill. The Maximum Benefit is the lesser of \$250,000 or 75% less loans and unpaid loan interest.

Paid Up Life Insurance Rider (Form 01-3129-07, ICC15 01-3129-15)

This rider will prevent the policy from lapsing if the Loan Balance is about to exceed the Account Balance in the policy. There is a one-time charge at time of election.

Return of Premium Rider (ROP) Single Premium Payment Option Only (ICC15 01-3141-15 and state variations)

This rider is automatically included in single-pay policy. It provides the return of premium for any reason, no questions asked. Return of premium value will be adjusted by any partial withdrawals, loans and loan interest, and rider benefits paid. Exercising the rider will terminate policy.

#### Optional Rider (Available with an Additional Cost of Insurance)

Accelerated Death Benefit Rider for Chronic Illness Single Premium Payment Option Only (ICC19 01-3161-19)

Accelerates a portion of the Death Benefit if the Insured has a chronic illness. Maximum benefit is the lesser of either 24% of the Death Benefit per year or \$120,000; or the lesser of 2% of Death Benefit per month or \$10,000.

#### Index by Dates

January 10th, April 10th, July 10th, October 10th

#### Selling Points

- Simplified Issue Underwriting
- No telephone interview
- Return of Premium (Single Pay Only)
- Optional Accelerated Death Benefit Rider for Chronic Illness
- Guaranteed Death Benefit to Age 121 (Not Available in California)
- Penalty-Free Partial Surrenders\*

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(Rev.6.24)

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## State and Rider Approvals

Follow the shape code for the rider that represents your state.

**● Accelerated Death Benefit Rider For Terminal Illness/Living Benefit Rider**  
(Form ICC14 01-3162-14) / (Form 01-3071-96 for CA only) and State Variations

**■ Paid Up Life Insurance Rider**  
(Form ICC 01-3129-15) and State Variations

**▼ Optional Accelerated Death Benefit Rider for Chronic Illness**  
(ICC19 01-3161-19) and State Variations

**▲ Product Not Approved**

Alabama	● ■ ▼	Idaho	● ■ ▼	Montana	● ■ ▼	South Carolina	● ■ ▼
Alaska	● ■ ▼	Illinois	● ■ ▼	Nebraska	● ■ ▼	South Dakota	● ■ ▼
Arizona	● ■ ▼	Indiana	● ■ ▼	Nevada	● ■ ▼	Tennessee	● ■ ▼
American Samoa	▲ ▲ ▲	Iowa	● ■ ▼	New Hampshire	● ■ ▼	Texas	● ■ ▼
Arkansas	● ■ ▼	Kansas	● ■ ▼	New Jersey	● ■ ▼	Utah	● ■ ▼
California	●	Kentucky	● ■ ▼	New Mexico	● ■ ▼	Vermont	● ■ ▼
Colorado	● ■ ▼	Louisiana	● ■ ▼	North Carolina	● ■ ▼	Virgin Islands	▲ ▲ ▲
Connecticut	● ■ ▼	Maine	● ■ ▼	North Dakota	● ■ ▼	Virginia	● ■ ▼
D.C.	● ■ ▼	Maryland	● ■ ▼	Ohio	● ■ ▼	Washington	● ■ ▼
Delaware	● ■ ▼	Massachusetts	● ■ ▼	Oklahoma	● ■ ▼	West Virginia	● ■ ▼
Florida	● ■ ▼	Michigan	● ■ ▼	Oregon	● ■ ▼	Wisconsin	● ■ ▼
Georgia	● ■ ▼	Minnesota	● ■ ▼	Pennsylvania	● ■ ▼	Wyoming	● ■ ▼
Guam	▲ ▲ ▲	Mississippi	● ■ ▼	Puerto Rico	● ■ ▼		
Hawaii	● ■ ▼	Missouri	● ■ ▼	Rhode Island	● ■ ▼		

### For Agent Use Only – This document has not been approved under the advertising laws of your state for dissemination to individual purchasers.

\*Each Policy Year after the first, you may request one Penalty-Free Partial Surrender of up to 10% (minimum \$200) of the Account Balance without a surrender charge as long as the Face Amount does not fall below \$12,500. Penalty-Free Partial Surrenders do not accumulate. Any withdrawal over the Penalty-Free Partial Surrender amount will incur a surrender charge. Any Partial Surrender will reduce both the Face Amount and Account Balance.

NWL Lifetime Returns Select® (form ICC19 01-1189-19 and state variations) is an indexed universal life insurance policy. Issued by National Western Life Insurance Company®, Austin, Texas. Policy and riders not approved in all states. Certain limitations and exclusions apply. See policy, endorsements and riders for complete information.