



NWL® ChoiceOptimizer

Alabama	\checkmark	Missouri	\checkmark
Alaska	✓	Montana	\checkmark
American Samoa	No	Nebraska	\checkmark
Arizona	\checkmark	Nevada	✓
Arkansas	✓	New Hampshire	✓
California	✓	New Jersey	✓
Colorado	✓	New Mexico	✓
Connecticut	\checkmark	North Carolina	\checkmark
D.C.	✓	North Dakota	✓
Delaware	✓	Ohio	\checkmark
Florida	✓	Oklahoma	✓
Georgia	\checkmark	Oregon	\checkmark
Guam	\checkmark	Pennsylvania	\checkmark
Hawaii	\checkmark	Puerto Rico	\checkmark
Idaho	\checkmark	Rhode Island	\checkmark
Illinois	\checkmark	South Carolina	\checkmark
Indiana	✓	South Dakota	\checkmark
Iowa	✓	Tennessee	✓
Kansas	\checkmark	Texas	✓
Kentucky	\checkmark	Utah	\checkmark
Louisiana	\checkmark	Vermont	✓
Maine	\checkmark	Virgin Islands	No
Maryland	✓	Virginia	\checkmark
Massachusetts	✓	Washington	✓
Michigan	✓	West Virginia	✓
Minnesota	✓	Wisconsin	✓
Mississippi	✓	Wyoming	✓

For Agent Use Only — This document has not been approved under the advertising laws of your state for dissemination to individual purchasers. NWL ® ChoiceOptimizer (Base policy form ICC20 01-1190-20 and associated forms ICC20 Base policy form ICC20 01-1190-20 and associated forms ICC20 Base policy form ICC20 01-1190-20 and associated forms ICC20 01-1190(7SC)-20, and state variations. Base policy form 01-1191-20 and associated forms 01-1191(5SC)-20, 01-1191(7SC)-20, and state variations. Base policy form 01-1191-20 and associated forms 01-1191(5SC)-20, 01-1191(7SC)-20, and state variations), are all issued by National Western Life Insurance Company ®, Austin, Texas. Products not approved in all states. Certain limitations and exclusions apply. Not FDIC or NCUA insured / May lose value / Not bank or CU guaranteed / Not a deposit / Not insured by any federal agency.

Contact us at 1-800-760-3434 or email SalesDesk@nationalwesternlife.com to learn more about the NWL® ChoiceOptimizer.