

# NWL® Lifetime Returns Solutions

## Indexed Universal Life (IUL) Funded by a Single Premium Immediate Life Annuity

### Highlights

<b>Face Amount</b> (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		
<b>Issue Ages</b>	5 Pay	45–85	
	10 Pay	45–80	
<b>Included Riders</b> (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.	
<b>Optional Rider</b> (Available at an additional cost)	Accelerated Death Benefit Rider for Chronic Illness (ICC19 01-3161-19)	Accelerates a portion of the Death Benefit if 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.	
<b>Index by Dates</b>	January 10th, April 10th, July 10th, October 10th		
<b>Selling Points</b>	<ul style="list-style-type: none"> <li>• Simplified Issue Underwriting</li> <li>• No telephone interview</li> <li>• Spread Taxes over the 5 or 10 Year premium period</li> </ul>	<ul style="list-style-type: none"> <li>• Optional Accelerated Death Benefit Rider for Chronic Illness</li> <li>• Guaranteed Death Benefit to Age 121 (Not Available in California)</li> <li>• Penalty Free Withdrawals</li> </ul>	

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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.

NWL® Lifetime Returns Solutions (form ICC19 01-1189-19 and state variations) is a flexible premium universal life insurance policy funded by a Single Premium Immediate Life Annuity (Policy form 01-1159-10 and state variations) issued by National Western Life Insurance Company®, Austin, Texas. Policy and riders not approved in all states. Certain limitations and exclusions apply. See policy for complete information. See endorsements or riders for complete information.

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