

State	NWL Lifetime Returns Select®			
	Product Approved	Accelerated Death Benefit Rider For Terminal Illness/ Living Benefit Rider ⁽¹⁾	Optional Accelerated Death Benefit Rider For Chronic Illness	Paid Up Life Insurance Rider
Alabama	✓	✓	✓	✓
Alaska	✓	✓	✓	✓
American Samoa	No	N/A	N/A	N/A
Arizona	✓	✓	✓	✓
Arkansas	✓	✓	✓	✓
California	✓	✓ ⁽¹⁾	No	✓
Colorado	✓	✓	✓	✓
Connecticut	✓	✓	✓	✓
D.C.	✓	✓	✓	✓
Delaware	✓	✓	✓	✓
Florida	✓	✓	✓	✓
Georgia	✓	✓	✓	✓
Hawaii	✓	✓	✓	✓
Idaho	✓	✓	✓	✓
Illinois	✓	✓	✓	✓
Indiana	✓	✓	✓	✓
Iowa	✓	✓	✓	✓
Kansas	✓	✓	✓	✓
Kentucky	✓	✓	✓	✓
Louisiana	✓	✓	✓	✓
Maine	✓	✓	✓	✓
Maryland	✓	✓	✓	✓
Massachusetts	✓	✓	✓	✓
Michigan	✓	✓	✓	✓
Minnesota	✓	✓	✓	✓
Mississippi	✓	✓	✓	✓
Missouri	✓	✓	✓	✓
Montana	✓	✓	✓	✓
Nebraska	✓	✓	✓	✓
Nevada	✓	✓	✓	✓
New Hampshire	✓	✓	✓	✓
New Jersey	✓	✓	✓	✓
New Mexico	✓	✓	✓	✓
North Carolina	✓	✓	✓	✓
North Dakota	✓	✓	✓	✓
Ohio	✓	✓	✓	✓
Oklahoma	✓	✓	✓	✓
Oregon	✓	✓	✓	✓
Pennsylvania	✓	✓	✓	✓
Puerto Rico	✓	✓	✓	✓
Rhode Island	✓	✓	✓	✓
South Carolina	✓	✓	✓	✓
South Dakota	✓	✓	✓	✓
Tennessee	✓	✓	✓	✓
Texas	✓	✓	✓	✓
Utah	✓	✓	✓	✓
Vermont	✓	✓	✓	✓
Virgin Islands	No	N/A	N/A	N/A
Virginia	✓	✓	✓	✓
Washington	✓	✓	✓	✓
West Virginia	✓	✓	✓	✓
Wisconsin	✓	✓	✓	✓
Wyoming	✓	✓	✓	✓

Refer to specific states on MyNWL for all current information. Product and rider state variations may apply. (1) Living Benefit Rider

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Alaska	✓	✓	✓	✓
American Samoa	No	N/A	N/A	N/A
Arizona	✓	✓	✓	✓
Arkansas	✓	✓	✓	✓
California	✓	✓ ⁽¹⁾	No	✓
Colorado	✓	✓	✓	✓
Connecticut	✓	✓	✓	✓
D.C.	✓	✓	✓	✓
Delaware	✓	✓	✓	✓
Florida	✓	✓	✓	✓
Georgia	✓	✓	✓	✓
Hawaii	✓	✓	✓	✓
Idaho	✓	✓	✓	✓
Illinois	✓	✓	✓	✓
Indiana	✓	✓	✓	✓
Iowa	✓	✓	✓	✓
Kansas	✓	✓	✓	✓
Kentucky	✓	✓	✓	✓
Louisiana	✓	✓	✓	✓
Maine	✓	✓	✓	✓
Maryland	✓	✓	✓	✓
Massachusetts	✓	✓	✓	✓
Michigan	✓	✓	✓	✓
Minnesota	✓	✓	✓	✓
Mississippi	✓	✓	✓	✓
Missouri	✓	✓	✓	✓
Montana	No	N/A	N/A	N/A
Nebraska	✓	✓	✓	✓
Nevada	✓	✓	✓	✓
New Hampshire	✓	✓	✓	✓
New Jersey	✓	✓	✓	✓
New Mexico	✓	✓	✓	✓
North Carolina	✓	✓	✓	✓
North Dakota	✓	✓	✓	✓
Ohio	✓	✓	✓	✓
Oklahoma	✓	✓	✓	✓
Oregon	✓	✓	✓	✓
Pennsylvania	✓	✓	✓	✓
Puerto Rico	No	N/A	N/A	N/A
Rhode Island	✓	✓	✓	✓
South Carolina	✓	✓	✓	✓
South Dakota	✓	✓	✓	✓
Tennessee	✓	✓	✓	✓
Texas	✓	✓	✓	✓
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Virgin Islands	No	N/A	N/A	N/A
Virginia	✓	✓	✓	✓
Washington	✓	✓	✓	✓
West Virginia	✓	✓	✓	✓
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