

Maximize your clients' legacy

With **NWL Lifetime Returns Select®** — a **Universal Life Insurance Policy with Equity Index Options**

Meet Debbie

- Debbie is 64-years-old and has \$65,000 in after-tax* funds in a deposit account
- She has two goals for the money:
 - ✓ Build a legacy for her granddaughter, Nora
 - ✓ Gain chronic illness benefits to help cover daily expenses and medical costs
- Debbie's financial advisor recommends using her \$65,000 to purchase **NWL Lifetime Returns Select (LTRS)** to help maximize her legacy

Debbie reviews the **NWL LTRS product brochure** and learns about the following product features:



Lifetime protection



Optional Accelerated Death Benefit Rider for Chronic Illness



Death Benefit growth potential

Comparing the two options

Personal Deposit Account		NWL LTRS
\$65,000	Initial Funds	\$65,000
None	Death Benefit	\$112,626
None	Accelerated Benefits	\$100,126

This example is strictly hypothetical and intended for demonstration purposes only.

Debbie chooses to use her \$65,000 to purchase **NWL LTRS**, which allows her total legacy to increase by **\$47,626**.

Find out how **NWL LTRS** can help your clients maximize their legacy.

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*NWL and its independent producers do not provide legal or tax advice, so please consult your tax or legal advisor.

NWL Lifetime Returns Select® (Policy form ICC19 01-1189-19 and state variations) is an indexed universal life insurance policy. Accelerated Death Benefit Rider for Chronic Illness (ADBR-Chronic) (Rider form ICC19 01-3161-19 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, endorsements and riders for complete information.

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