

No Phone Interview Process for NWL® Indexed Universal Life (IUL) Insurance Policies

Step 1: Pre-Screen Questions & Medication Usage

- During meeting with proposed insured the Advisor asks each of the pre-screen underwriting questions as written, and reviews MEDICATION usage.
(Pre-screen questions could vary by state. The state of California has its own version of the pre-screen questions which can be located through FormSource on the [MyNWL](#) website.)
- If the answer to all pre-screen questions is NO, then the Advisor and proposed insured proceed to next steps.

Step 2: Run an Illustration

- From the [MyNWL](#) homepage go to the Illustrations & Quotes link and access the WinFlex web tool to run the desired illustration.
- It is important to have the illustrated premium and face value amounts match the values entered into the application for 'in good order' processing.
- All application submissions must include the illustration. Applications received without an illustration will be delayed.

Step 3: Submit an Application

- NWL Lifetime Returns Select (LTRS) offers electronic and paper application processing, whereas NWL Lifetime Returns Solutions (LTR Solutions) must be submitted with paper application.
- NWL LTRS can be submitted through either the FireLight or AnnuityNet eApp platforms.
- Currently, only the FireLight eApp platform provides Illustration upload and electronic signature capabilities for NWL LTRS.

Step 4: Underwriting Review and Decision

- Once submitted and received by NWL via electronic or paper form, New Business will review all forms for in good order status.
- If forms are in good order, applications then move to underwriting review.
- The NWL underwriter reviews the application along with information from medical screening information services and makes a final underwriting determination within 48 hours for in good order applications.
- NWL will communicate case updates and the underwriting decision to the agent through the [MyNWL](#) Website.

Step 5: Policy Delivery

- NWL delivers the policy to the agent on record via express mail.
- Delivery requirements are included in the policy package. This includes a Delivery Receipt, Amendment and Statement of Health and Insurability. Advisors are required to return information and delivery receipts for all states to NWL within 10 business days.

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NWL Lifetime Returns Select® (form ICC19 01-1189-19 and state variations) is an indexed universal life insurance policy. 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). Both are 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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