

Product Type	Indexed Universal Life Funded by a Single Premium Immediate Life Annuity		
Face Amount (Varies by age, sex, and rating)	Issue Ages 45-55	\$25,000 Minimum	NAR is \$700,000 Maximum
	Issue Ages 56-75	\$25,000 Minimum	NAR is \$450,000 Maximum
	Issue Ages 76+	\$25,000 Minimum	NAR is \$200,000 Maximum
	Net Amount at Risk is equal to the face amount less the premium		
Issue Ages	5 Pay	45-85	
	10 Pay	45-80	
Included Riders (No Additional Cost of Insurance)	Accelerated Benefit Rider for Terminal Illness (Form ICC14 01-3162-14) Living Benefit Rider (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% - 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 your client's policy - no additional cost of insurance charge.	
Interest Options	Option A – Monthly Average	Guaranteed Minimum Participation Rate – 25%	
	Option D – Monthly Point to Point	Guaranteed Minimum Monthly Cap – 1.00%	
	Option J – Annual Point to Point	Guaranteed Minimum Annual Cap – 4.00%	
	Option B – Fixed Interest Option	Guaranteed Annual Interest Rate – 2.00%	
Index Dates	January 10th, April 10th, July 10th, October 10th		
Variable Loan Interest Rate	Your client may obtain a loan with a variable loan interest rate that is based on the Moody Corporate Bond Yield. As long as the crediting rate is higher than the loan rate (minimum 2%), your client may actually earn interest on the loaned portion of the cash value.		
Surrender Charges	Surrender charges amounts are per \$1,000 of Face Amount		
	Issue Ages 45 - 70	14 Policy Years	
	Issue Ages 71 - 80	12 Policy Years	
	Issue Ages 81 - 85	11 Policy Years	
10% of the Account Balance (minus loans and loan interest) may be taken free of a surrender charge once annually AFTER 1st Policy Year (not to exceed the cash value).			
Selling Points	<ul style="list-style-type: none"> • Competitive 1st Year Rates • Spread Taxes over the 5 or 10 Year premium period • Simplified Issue Underwriting • Telephone Interview • Paid Up Rider 		



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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.