



Product Type	Equity Indexed Universal Life (EIUL)		
Face Amount (Varies by age, sex, and rating)	Issue Ages 45 - 75	\$25,000 Minimum	NAR is \$250,000 Maximum
	Issue Ages 76 - 85	\$25,000 Minimum	NAR is \$150,000 Maximum
	Net Amount at Risk is equal to the face amount less the premium		
Issue Ages	Single Pay and 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)		Provides an advance of a portion of the Death Benefit if Insured is terminally ill. Maximum Benefit is equal to the lesser of \$250,000 or 75% of the death benefit less loans and unpaid loan interest.
	Paid Up Life Insurance Rider (Form 01-3129-07, ICC15 01-3129-15)		Prevents the policy from lapsing if the Loan Balance is about to exceed the Account Balance in the policy. A one-time charge is made at time of Paid Up election.
	Return of Premium Rider (ROP) Single Pay Premium Payment Only (Form 01-3141-15, ICC15 01-3141-15)		Provides a cash surrender value of the initial premium at issue less any partial surrenders and proportionate rider benefit payments.
Optional Riders*	Accelerated Benefit Rider Single Pay Premium Payment Only (Form 01-3113-04) Note: If this Accelerated Benefit Rider is elected, the Living Benefit Rider (01-3071-96) will not be included.		Advances a portion of the Face Amount (FA) if insured needs Qualified Care Services or is terminally ill. Maximum ABR Benefit: Qualified Care Services: 24% of FA annually (2% paid monthly, not to exceed \$10,000 per month.) Terminal Illness: Lesser of \$250,000 or 75% of FA less loans and unpaid loan interest. Not available for tobacco users ages 81-85.
	Accelerated Benefit Rider for Chronic Illness (Form ICC14 01-3161-14)		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
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% (1% in P.R.)
Index Dates	January 10th, April 10th, July 10th, October 10th		
Loan Option	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 of 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"> Simplified Issue Underwriting Telephone Interview Accelerated Death Benefit and Return of Premium Riders 		<ul style="list-style-type: none"> Guaranteed DB to Age 121 10% penalty free withdrawal (after 1st year)
Financial Ratings	A.M. Best: A (Excellent) S&P: A (Strong)		

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NWL[®] Lifetime Returns Select Riders

State	Accelerated Death Benefit Rider For Terminal Illness ⁽¹⁾ / Living Benefit Rider ⁽²⁾ (Form ICC14 01-3162-14) / (Form 01-3071-96) and State Variations	Accelerated Death Benefit Rider For Chronic Illness (Form ICC14 01-3161-14) and State Variations	Accelerated Benefit Rider (Form 01-3113-04) and State Variations	Paid Up Life Insurance Rider (Form ICC 01-3129-15) and State Variations
Alabama	Yes ⁽²⁾		Yes	Yes
Alaska	Yes ⁽²⁾		Yes	Yes
Arizona	Yes ⁽²⁾		Yes	Yes
Arkansas	Yes ⁽²⁾		Yes	Yes
California	Yes ⁽²⁾		Yes	Yes
Colorado	Yes ⁽²⁾		Yes	Yes
Connecticut	Yes ⁽¹⁾	Yes		Yes
D.C.	Yes ⁽²⁾		Yes	Yes
Delaware			Yes	Yes
Florida	Yes ⁽¹⁾	Yes		Yes
Georgia	Yes ⁽²⁾		Yes	Yes
Hawaii	Yes ⁽²⁾		Yes	Yes
Idaho	Yes ⁽²⁾		Yes	Yes
Illinois	Yes ⁽²⁾		Yes	Yes
Indiana	Yes ⁽¹⁾	Yes		Yes
Iowa	Yes ⁽²⁾		Yes	Yes
Kansas	Yes ⁽¹⁾	Yes		Yes
Kentucky	Yes ⁽¹⁾	Yes		Yes
Louisiana	Yes ⁽²⁾		Yes	Yes
Maine	Yes ⁽²⁾		Yes	Yes
Maryland	Yes ⁽¹⁾	Yes		Yes
Massachusetts	Yes ⁽²⁾		Yes	Yes
Michigan	Yes ⁽²⁾		Yes	Yes
Minnesota	Yes ⁽¹⁾	Yes		Yes
Mississippi	Yes ⁽²⁾		Yes	Yes
Missouri	Yes ⁽²⁾		Yes	Yes
Montana	Yes ⁽²⁾		Yes	Yes
Nebraska	Yes ⁽²⁾		Yes	Yes
Nevada	Yes ⁽²⁾		Yes	Yes
New Hampshire	Yes ⁽²⁾		Yes	Yes
New Jersey	Yes ⁽¹⁾	Yes		Yes
New Mexico	Yes ⁽²⁾		Yes	Yes
North Carolina	Yes ⁽²⁾		Yes	Yes
North Dakota			Yes	Yes
Ohio	Yes ⁽¹⁾	Yes		Yes
Oklahoma	Yes ⁽²⁾		Yes	Yes
Oregon	Yes ⁽¹⁾	Yes		Yes
Pennsylvania			Yes	Yes
Puerto Rico	Yes ⁽¹⁾	Yes		
Rhode Island	Yes ⁽²⁾		Yes	Yes
South Carolina	Yes ⁽²⁾		Yes	Yes
South Dakota	Yes ⁽²⁾		Yes	Yes
Tennessee	Yes ⁽²⁾		Yes	Yes
Texas	Yes ⁽²⁾		Yes	Yes
Utah	Yes ⁽¹⁾	Yes		Yes
Vermont	Yes ⁽²⁾		Yes	Yes
Virgin Islands	Yes ⁽²⁾			Yes
Virginia			Yes	Yes
Washington			Yes	Yes
West Virginia	Yes ⁽²⁾		Yes	Yes
Wisconsin	Yes ⁽²⁾		Yes	Yes
West Virginia	Yes ⁽²⁾		Yes	Yes