

NWL® Lifetime Returns Solutions⁽¹⁾									
Product Description	EIUL – Equity Indexed Universal Life Funded by a Single Premium Immediate Life Annuity								
Minimum Face	Minimum Face Amount at Issue: \$25,000								
Maximum Single Premium Immediate Life Annuity	See Maximum Single Premium for the 5 and 10 Pay Single Premium Immediate Life Annuity on DM-1147 Premium Chart								
Issue Ages	5 Pay – 45-85 10 Pay – 45-80								
4 Interest Options	See Current Interest Rate Sheet (SA-8649) for all current rates!								
	<table border="0"> <tr> <td>Option A – Monthly Average Index</td> <td>Guaranteed Minimum Participation Rate – 25%</td> </tr> <tr> <td>Option D – Monthly Point to Point Index</td> <td>Guaranteed Minimum Monthly Cap – 1.00%</td> </tr> <tr> <td>Option J – Annual Point to Point Index</td> <td>Guaranteed Minimum Annual Cap – 4.00%</td> </tr> </table>	Option A – Monthly Average Index	Guaranteed Minimum Participation Rate – 25%	Option D – Monthly Point to Point Index	Guaranteed Minimum Monthly Cap – 1.00%	Option J – Annual Point to Point Index	Guaranteed Minimum Annual Cap – 4.00%		
	Option A – Monthly Average Index	Guaranteed Minimum Participation Rate – 25%							
	Option D – Monthly Point to Point Index	Guaranteed Minimum Monthly Cap – 1.00%							
Option J – Annual Point to Point Index	Guaranteed Minimum Annual Cap – 4.00%								
Linked in Part to the S&P 500® Composite Stock Index* 4 Index Dates Each Calendar Year: January 10 th , April 10 th , July 10 th , October 10 th Account Balance will never be reduced due to poor market performance! Fixed Interest Option Guaranteed Annual Interest Rate – 1.00%									
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 MCBY, 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 for the number of years as shown below: <table border="0" style="margin-left: 40px;"> <thead> <tr> <th style="text-align: left;">Issue Ages</th> <th style="text-align: left;">Policy Years</th> </tr> </thead> <tbody> <tr> <td>45 – 70</td> <td>14</td> </tr> <tr> <td>71 – 80</td> <td>12</td> </tr> <tr> <td>81 – 85</td> <td>11</td> </tr> </tbody> </table>	Issue Ages	Policy Years	45 – 70	14	71 – 80	12	81 – 85	11
Issue Ages	Policy Years								
45 – 70	14								
71 – 80	12								
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Death Benefit	Death Benefit may pass income tax-free to your beneficiary.								
Free Partial Surrender	10% of Account Balance (minus loans and loan interest), free of a surrender charge, once annually AFTER 1st Policy Year (not to exceed the cash value).								
Living Benefit Rider (Form 01-3071-96)	An advance of the DB if Insured is terminally ill. Maximum Benefit = Lesser of \$250,000 or 75% - loans and unpaid loan interest								
Paid Up Life Insurance Rider (Form 01-3129-07)	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 COI charge. Available upon state approval.								
Sizzle	Competitive 1 st Year Rates Free Partial Surrender Paid Up Rider Spread Taxes over the 5 or 10 Year premium period								
Commissions⁽²⁾ L3 GA	Single Premium Immediate Life Annuity: Issue Ages 45-75 11.00% Issue Age 76 9.70% Issue Age 77 8.40% Issue Age 78 7.10% Issue Age 79 5.80% Issue Ages 80-85 4.50% Thereafter..... 0.00%								
Financial Ratings	A.M. Best: A (Excellent) S&P®: A (Strong)								

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 (1) – NWL® Lifetime Returns Solutions (form 01-1143-07 and state variations) is a flexible premium universal life insurance policy that combines the features of traditional fixed interest universal life insurance with the potential to have credited interest linked in part to the S&P 500® Composite Stock Index, which excludes dividends issued by National Western Life Insurance Company®, Austin, Texas. (2) – Commissions based on General Agent (Level 3) contract. 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. **Standard & Poor's®, "S&P"®, "S&P 500"®, "Standard & Poor's 500" are trademarks of The McGraw-Hill Companies, Inc. and have been licensed for use by National Western Life Insurance Company®. The Product is not sponsored, endorsed, sold or promoted by Standard & Poor's® and Standard & Poor's® makes no representation regarding the advisability of purchasing the Product.