NWL Lifetime Returns SELECT®

NATIONAL WESTERN LIFE INSURANCE COMPANY®
Austin, Texas

	NWL Lifetime Returns Select® Single Pay
Product Description	**EIUL – Equity Indexed Universal Life**
Minimum Face	**Minimum Face Amount at Issue: $25,000**
Net Amount At Risk	NAR = face amount less premium & varies by age Issue Age — Max NAR 45 – 75 — $250,000 76 – 85 — $150,000
Issue Ages	45-85
4 Interest Options	**See Current Interest Rate Sheet (SA-8649) for all current rates!** **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 10th, April 10th, July 10th, October 10th **Account Balance will never be reduced due to poor market performance alone!** **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 loan rate (minimum of 2%), your client may actually earn interest on the loaned portion of the cash value.
Surrender Charges	Surrender charges are per $1,000 of Face Amount for ALL PAY PLANS and apply for the number of policy years listed below, depending on the issue age: Issue Ages — Policy Years 45 – 70 — 1 – 14 71 – 80 — 1 – 12 81 – 85 — 1 – 11
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
Optional Accelerated Benefit Rider (Form 01-3113-04)	Single Pay Premium Payment Only An advance of the FA if Insured needs Qualified Care Services or is terminally ill. Qualified Care Services: Max AB Benefit = 24% of FA annually paid monthly. Up to $500,000 Terminal Illness: Lesser of $250,000 or 75% - loans and unpaid loan interest. Not available for tobacco users ages 81 - 85.
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. Charge made at time of Paid Up election. **Available upon state approval.**
Return of Premium Rider (Form 01-3141-10)	This rider is added automatically at time of issue and modifies the Cash Value to provide for the Return of Premium Value (the required single premium). This rider is provided at no additional cost. The Cash Value is the greater of: 1. The Account Balance or the Minimum Guaranteed Account Balance on the date of Surrender, minus the surrender charge; less any Loans and Loan Interest, or 2. The Return of Premium Value, minus partial surrenders and partial surrender charges, minus any proportional Return of Premium reductions due to other rider benefit payments less any outstanding Loans and Loan Interest. **Not available in FL and MO.**
Sizzle	Competitive 1st Year Rates | Return of Premium Rider | Free Partial Surrender Accelerated Benefit Rider | Living Benefit Rider | Paid Up Rider
Financial Ratings	A.M. Best: A (Excellent) S&P®: A (Strong)

National Western Life Insurance Company®

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NWL Lifetime Returns Select® (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 is 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. *"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.