



**NWL Lifetime Returns Select 2019<sup>®</sup>**  
 A Flexible Premium Life Insurance Policy With Equity Index Options

**Insured:** Valued Client  
**Age:** 45/Female/Non-Tobacco  
**Premium:** \$80,000.00/Annual

**Initial Face Amount:** \$250,000

**Premium Outlay:** \$80,000.00

**Initial Death Benefit Option:** Level (Option 1)

**Riders:** ADB-T, PUR, ROP

**POLICY BENEFIT HIGHLIGHTS**

Guaranteed Minimum Death Benefit	<b>\$250,000*</b>	The minimum lifetime death benefit guarantee.
Minimum Terminal Illness Benefit	<b>\$187,500*</b>	Minimum amount paid if insured is diagnosed terminally ill.
Return of Premium	<b>\$80,000*</b>	Guaranteed amount available upon surrender after premium is paid.

**NON-GUARANTEED SUMMARY OF BENEFITS\*\***  
 Offering Flexibility for Your Future

	Legacy Benefits	Living Benefits	Liquidity Benefits
	 Death benefit for your loved ones (beneficiaries) if you die	 Accelerated Living Benefits if you become terminally ill	 If you want access to your cash, the Cash Value is available for partial surrenders or loans
	Income Tax-Free+ Death Benefit to Beneficiaries	Terminal Illness Accelerated Benefit Rider Income Tax Free***	Cash Surrender Value available for partial surrenders or loans
Year 5	\$336,114	\$250,000	\$82,218
Year 10	\$331,273	\$248,454	\$98,928
Year 15	\$330,090	\$247,567	\$118,737
Year 20	\$331,670	\$248,753	\$140,538
Year 30	\$364,303	\$250,000	\$210,580

\*Guaranteed benefits shown above are reduced by any partial surrenders or loans taken from the policy.

\*\*Non-guaranteed benefits are based on current company scales of interest rates, expense charges and cost of insurance charges. These values and benefits are not guaranteed. The assumptions on which they are based are subject to change by National Western Life. Actual values may be more or less favorable. This is a supplemental report of Lifetime Returns Select 2019<sup>®</sup> based on guaranteed and non-guaranteed illustrated elements. This page is not valid unless accompanied by the Basic Illustration, which includes product guarantees and disclosures.

+IRC Sec. 101(a)(1) generally provides, with a few exceptions, that life insurance proceeds paid on account of the insured's death are received by the beneficiary income tax free.

\*\*\*No additional cost of insurance associated with rider. Provides an advance of the death benefit to the policyowner if the insured is terminally ill, subject to the terms of the rider. The maximum benefit will be the lesser of \$250,000 or 75% of the death benefit minus any outstanding loans and unpaid interest. A one-time claims processing fee of \$300 may apply.

*THIS IS NOT A CONTRACT - SEE POLICY FOR DETAILS*  
*NOTE: THIS ILLUSTRATION IS NOT COMPLETE WITHOUT ALL PAGES.*



**NWL Lifetime Returns Select 2019®**  
 A Flexible Premium Life Insurance Policy With Equity Index Options

**Insured:** Valued Client  
**Age:** 45/Female/Non-Tobacco  
**Premium:** \$80,000.00/Annual

**Initial Face Amount:** \$250,000

**Premium Outlay:** \$80,000.00

**Initial Death Benefit Option:** Level (Option 1)

**Riders:** ADB-T, PUR, ROP

**TABULAR DETAIL**

Attained Age	Policy Year	Key	Net Premium Outlay	Guaranteed Assumptions 2.00% Interest			Non-Guaranteed Assumptions <sup>1</sup>		
				Surrender Amount	Account Balance	Death Benefit	Surrender Amount	Account Balance	Death Benefit
46	1	P	80,000.00	80,000	72,610	361,600	80,000	75,832	361,600
47	2		0.00	80,000	71,545	348,800	80,000	78,130	348,800
48	3		0.00	80,000	70,466	336,800	80,000	80,548	339,105
49	4		0.00	80,000	69,371	324,800	80,000	83,088	337,337
50	5		0.00	80,000	68,256	313,600	82,218	85,743	336,114
51	6		0.00	80,000	67,115	302,400	85,339	88,511	334,573
52	7		0.00	80,000	65,942	292,000	88,571	91,391	333,576
53	8		0.00	80,000	64,731	282,400	91,913	94,381	333,164
54	9		0.00	80,000	63,478	272,800	95,365	97,480	332,405
55	10		0.00	80,000	62,180	263,200	98,928	100,691	331,273
56	11		0.00	80,000	60,842	254,400	102,613	104,023	330,795
57	12		0.00	80,000	59,455	250,000	106,429	107,487	329,984
58	13		0.00	80,000	58,009	250,000	110,385	111,090	329,936
59	14		0.00	80,000	56,498	250,000	114,486	114,838	329,585
60	15		0.00	80,000	54,919	250,000	118,737	118,737	330,090
61	16		0.00	80,000	53,261	250,000	122,790	122,790	330,304
62	17		0.00	80,000	51,511	250,000	126,995	126,995	330,187
63	18		0.00	80,000	49,659	250,000	131,353	131,353	331,010
64	19		0.00	80,000	47,689	250,000	135,865	135,865	331,510
65	20		0.00	80,000	45,591	250,000	140,538	140,538	331,670
66	21		0.00	80,000	43,352	250,000	146,531	146,531	334,090
67	22		0.00	80,000	40,958	250,000	152,742	152,742	337,561
68	23		0.00	80,000	38,395	250,000	159,184	159,184	340,654
69	24		0.00	80,000	35,643	250,000	165,853	165,853	344,974
70	25		0.00	80,000	32,670	250,000	172,760	172,760	347,249
71	26		0.00	80,000	29,439	250,000	179,898	179,898	350,801
72	27		0.00	80,000	25,901	250,000	187,260	187,260	353,921
73	28		0.00	80,000	21,998	250,000	194,824	194,824	358,477
74	29		0.00	80,000	17,663	250,000	202,605	202,605	360,637
75	30		0.00	80,000	12,817	250,000	210,580	210,580	364,303

L = Loan    W = Withdrawal    I = Pay Loan Interest    P = Annual Premium    X = 1035 Exchange

*THIS IS NOT A CONTRACT - SEE POLICY FOR DETAILS  
 NOTE: THIS ILLUSTRATION IS NOT COMPLETE WITHOUT ALL PAGES.*



**NWL Lifetime Returns Select 2019<sup>®</sup>**  
 A Flexible Premium Life Insurance Policy With Equity Index Options

**Insured:** Valued Client  
**Age:** 45/Female/Non-Tobacco  
**Premium:** \$80,000.00/Annual

**Initial Face Amount:** \$250,000

**Premium Outlay:** \$80,000.00

**Initial Death Benefit Option:** Level (Option 1)

**Riders:** ADB-T, PUR, ROP

**TABULAR DETAIL**

Attained Age	Policy Year	Key	Net Premium Outlay	Guaranteed Assumptions 2.00% Interest			Non-Guaranteed Assumptions <sup>1</sup>		
				Surrender Amount	Account Balance	Death Benefit	Surrender Amount	Account Balance	Death Benefit
76	31		0.00	80,000	7,366	250,000	218,709	218,709	369,617
77	32		0.00	80,000	1,200	250,000	227,014	227,014	372,303
78	33		0.00	80,000	0	250,000	235,499	235,499	374,443
79	34		0.00	80,000	0	250,000	244,106	244,106	378,364
80	35		0.00	80,000	0	250,000	252,857	252,857	381,814
81	36		0.00	80,000	0	250,000	261,763	261,763	387,410
82	37		0.00	80,000	0	250,000	270,859	270,859	390,036
83	38		0.00	80,000	0	250,000	280,113	280,113	394,960
84	39		0.00	80,000	0	250,000	289,556	289,556	399,588
85	40		0.00	80,000	0	250,000	299,212	299,212	403,936
86	41		0.00	80,000	0	250,000	309,162	309,162	408,093
87	42		0.00	80,000	0	250,000	319,255	319,255	415,031
88	43		0.00	80,000	0	250,000	329,610	329,610	418,605
89	44		0.00	80,000	0	250,000	340,141	340,141	425,176
90	45		0.00	80,000	0	250,000	350,924	350,924	431,636
91	46		0.00	80,000	0	250,000	361,941	361,941	441,568
92	47		0.00	80,000	0	250,000	373,523	373,523	448,228
93	48		0.00	80,000	0	250,000	385,234	385,234	458,429
94	49		0.00	80,000	0	250,000	397,266	397,266	464,802
95	50		0.00	80,000	0	250,000	409,220	409,220	474,696
96	51		0.00	80,000	0	250,000	421,055	421,055	484,214
97	52		0.00	80,000	0	250,000	432,891	432,891	493,496
98	53		0.00	80,000	0	250,000	445,171	445,171	503,044
99	54		0.00	80,000	0	250,000	458,268	458,268	513,261
100	55		0.00	80,000	0	250,000	471,971	471,971	523,888
101	56		0.00	80,000	0	250,000	486,254	486,254	534,879
102	57		0.00	80,000	0	250,000	500,258	500,258	550,284
103	58		0.00	80,000	0	250,000	514,822	514,822	561,156
104	59		0.00	80,000	0	250,000	528,999	528,999	576,609
105	60		0.00	80,000	0	250,000	543,859	543,859	587,368

L = Loan    W = Withdrawal    I = Pay Loan Interest    P = Annual Premium    X = 1035 Exchange

*THIS IS NOT A CONTRACT - SEE POLICY FOR DETAILS  
 NOTE: THIS ILLUSTRATION IS NOT COMPLETE WITHOUT ALL PAGES.*



**NWL Lifetime Returns Select 2019<sup>®</sup>**  
 A Flexible Premium Life Insurance Policy With Equity Index Options

**Insured:** Valued Client  
**Age:** 45/Female/Non-Tobacco  
**Premium:** \$80,000.00/Annual

**Initial Face Amount:** \$250,000

**Premium Outlay:** \$80,000.00

**Initial Death Benefit Option:** Level (Option 1)

**Riders:** ADB-T, PUR, ROP

**TABULAR DETAIL**

Attained Age	Policy Year	Key	Net Premium Outlay	Guaranteed Assumptions 2.00% Interest			Non-Guaranteed Assumptions <sup>1</sup>		
				Surrender Amount	Account Balance	Death Benefit	Surrender Amount	Account Balance	Death Benefit
106	61		0.00	80,000	0	250,000	558,274	558,274	602,936
107	62		0.00	80,000	0	250,000	571,985	571,985	617,743
108	63		0.00	80,000	0	250,000	586,737	586,737	627,808
109	64		0.00	80,000	0	250,000	601,055	601,055	643,129
110	65		0.00	80,000	0	250,000	614,615	614,615	657,638
111	66		0.00	80,000	0	250,000	629,756	629,756	667,541
112	67		0.00	80,000	0	250,000	644,600	644,600	683,276
113	68		0.00	80,000	0	250,000	658,841	658,841	698,372
114	69		0.00	80,000	0	250,000	675,443	675,443	709,215
115	70		0.00	80,000	0	250,000	691,764	691,764	726,352
116	71		0.00	80,000	0	250,000	707,423	707,423	742,794
117	72		0.00	80,000	0	250,000	722,303	722,303	758,418
118	73		0.00	80,000	0	250,000	740,460	740,460	770,079
119	74		0.00	80,000	0	250,000	758,644	758,644	788,990
120	75		0.00	80,000	0	250,000	776,639	776,639	807,704
121	76		0.00	80,000	0	250,000	813,663	813,663	813,663

L = Loan    W = Withdrawal    I = Pay Loan Interest    P = Annual Premium    X = 1035 Exchange

*THIS IS NOT A CONTRACT - SEE POLICY FOR DETAILS  
 NOTE: THIS ILLUSTRATION IS NOT COMPLETE WITHOUT ALL PAGES.*