



NWL Lifetime Returns Select[®]

Protection for a lifetime with benefits to fit your lifestyle

The NWL LTRS[®] provides permanent protection as well as the potential for cash accumulation while giving your clients continued access to funds.

LTRS Offers:

All the advantages of a death benefit, plus the option to earn interest linked in part to the S&P 500[®]

Benefits that can be used to cover future expenses such as home modification or other expenses



Find out how the LTRS[®] can help clients like Lori, even as life circumstances change.



Lori's Story

Lori is the proud mother of two sons. After her youngest left for college, she sold her home and moved into a smaller condo, which brought in some extra money to add to her savings. Today, she has more than \$100,000 sitting in the bank. She would like to see her money earn more interest; but she doesn't want to take high risks with any investments. She also wants to have access to her money — after all, she has worked hard to earn it.

A NWL Lifetime Returns Select[®] single pay policy with a Return of Premium Rider automatically included, may be a good choice to help Lori feel more prepared for whatever life changes may come her way.

WHAT IF LORI LIVES TO BE 100 YEARS OLD?



LTRS® Offers Liquidity Benefits

Nowadays, people are living longer. Lori doesn't smoke and she maintains a healthy lifestyle. She has a good chance of living a long life. If she does, she would like to have the resources to maintain a comfortable lifestyle.

LTRS® Provides:

- Opportunity to earn interest on her money
- Access to the Cash Value through loans and partial withdrawals
- Full return of Premium Rider, no questions asked

SUMMARY OF LIQUIDITY BENEFITS: Cash Surrender Value Available Policy Year 15 | **Guaranteed \$100,000**

Actual values may be higher than guaranteed values, but will never be lower.

WHAT IF LORI PASSES AWAY UNEXPECTEDLY?



LTRS® Offers Legacy Benefits

Should the unexpected happen and Lori is no longer around to look after her loved ones, she wants to make sure that her sons have enough money to finish college and cover outstanding debts.

- NWL LTRS® provides a death benefit that is guaranteed for life. Not to mention life insurance death benefits are generally received income tax free

SUMMARY OF LEGACY BENEFITS: Income Tax-Free Death Benefit Policy Year 15 | **Guaranteed \$236,966**

Actual values may be higher than guaranteed values, but will never be lower.

WHAT IF LORI BECOMES TERMINALLY OR CHRONICALLY ILL?



LTRS® Offers Living Benefits

Even though Lori is healthy, she knows that life can bring unexpected events, such as illness. NWL LTRS® offers automatic and optional riders that provide an advance of the Death Benefit in the event the Insured becomes terminally or chronically ill:

- Accelerated Death Benefit Rider for Terminal Illness (automatically included at time of purchase)
- Accelerated Death Benefit Rider for Chronic Illness (optional rider available for an additional premium charge)

These riders can help cover the expenses of daily living and offset the costs of medical care, including home health care and facility care.

SUMMARY OF LIVING BENEFITS: Terminal Illness Accelerated Benefit Policy Year 15 | **Guaranteed \$177,725**

Actual values may be higher than guaranteed values, but will never be lower.

Guarantees are based on the claims paying ability of National Western Life.

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