

NWL Impact 10®

Fixed Indexed Flexible Premium Deferred Annuity

Highlights

Product Term

10 years

Premium Bonus

7% of premiums received in the first policy year

Subject to a 10 year vesting schedule, not included in account value or MGCV

Issues Ages*

Annuitant 0-80: Q/NQ

Owner 0-85: Q/NQ

(If Different from Annuitant)

Minimum Q - \$2,000 NQ - \$5,000

Premium

Maximum

Up to \$1,500,000 per annuitant without prior approval

Additions

\$100 Minimum

Interest Strategies

Option A

Annual Reset - Monthly Average with a Participation Rate and Asset Fee

Option B

Fixed Interest Rate

Option U

Annual Reset – Low Volatility Daily Risk Control 5% Excess Return

MGIR

The Minimum Guaranteed Interest Rate is never less than 1.00% and never more than 3.00%.

MGCV

The Minimum Guaranteed Contract Value equals 87.5% of premiums received, less withdrawals and withdrawal charges, accumulated at the MGIR.

Free Withdrawals

10% of sum of account value plus any vested bonus value, free of withdrawal charge, once annually **AFTER** 1st policy year – systematic withdrawal of interest after 1st policy year, or Required Minimum Distribution in all policy years.

Early Withdrawal Charges

Policy Year	1	2	3	4	5	6	7	8	9	10	11+
Percent	10%	10%	10%	10%	10%	9%	8%	6%	4%	2%	0%

Death Benefit

Account Value plus Bonus Value

Additional Benefits

Medical Stay Waiver (Annuitant Up to Age 75 on Policy Date),

Terminal Illness Benefit

Withdrawal Benefits

Income Outlook Plus 5 Withdrawal Benefit Rider and

Riders

Income Outlook Withdrawal Benefit Rider

Policy Loan*

NQ Contracts Only: Available 30 days after issue, up to 60% of the Contract Value.

Must be allocated 100% to Fixed Interest (Option B). Loan Rate is 7.4% in advance.

Annuitization*

Annuitize full Contract Value AFTER 22nd policy year for a minimum of 5 years

State Specific Variations

Policy Loan: VA & VT: No Loans until after Premiums have been paid for 3 full years, then up to 100% of the cash surrender value.

Annuitization: FL: 1st Annv- Life only, 10th Annv – 5yrs+

Financial Rating

A.M. Best: A (Excellent) S&P: A (Strong)

For Agent Use Only. This document has not been approved under the advertising laws of your state for dissemination to individual purchasers. The NWL Impact 10® (Policy Form 01-1162-10 and state variations) is issued by National Western Life Insurance Company®, Austin, TX. See policy for details. Product, additional benefits, and withdrawal benefit riders not available in all states. Certain limitations and exclusions apply. There may be restrictions on premiums received after the first policy year.