

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)

Premium

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

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 Riders

Income Outlook Plus 5 Withdrawal Benefit Rider and

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)

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