

NWL Impact 7[®]

Fixed Indexed Flexible Premium Deferred Annuity

Highlights

Product Term	10 years
Premium Bonus	5% 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: Qualified/Non-Qualified Owner 0-85: Qualified/Non-Qualified (If Different from Annuitant)
Premium	Minimum Qualified - \$2,000 Non-Qualified - \$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	Thereafter
Percent	10.00%	10.00%	10.00%	9.00%	8.00%	7.00%	6.00%	0.00%

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 ON 22 nd policy year for a minimum of 5 years.

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 7[®] (form 01-1160-10 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.