

NWL Impact 7s[®]

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: 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	Thereafter
Percent	9.00%	7.75%	6.25%	5.00%	3.50%	2.75%	1.75%	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 AFTER 10 th policy year for a minimum of 5 years.
Financial Rating	A.M. Best: A (Excellent) S&P: A- (Strong)

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