

NWL[®] Impact

Fixed Indexed Flexible Premium Deferred Annuity

Highlights

Contract 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 with a Participation Rate and Asset Fee Rate
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 1 st Policy Year, Systematic Withdrawal of Interest after 1 st Policy Year, or Required Minimum Distribution in all Policy Years.

Early Withdrawal Charges

Policy Year	1	2	3	4	5	6	7	8	9+
Percent	8.00%	7.75%	6.50%	5.25%	4.25%	3.25%	2.00%	1.00%	0.00%

Death Benefit	Account Value plus Bonus Value if Annuitant dies before Annuity Date.
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 10th policy year for a minimum of 5 years.

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