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 inlcuded in account value or MGCV								
	Annuitant	0-80: Q/NQ							
Issues Ages*	Owner (If Different from Annuitant)	0-85: Q/NQ							
	Minimum	Q - \$2,000 NQ - \$5,000							
Premium	Maximum	Up to \$1,500,000 per annuitant without prior approval							
	Additions	\$100 Minimum							
	Option A	Annual Reset - Monthly Average with a Participation Rate and Asset Fee							
Interest Strategies	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.								
Farly Withdrawal Charges									

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 Additional Benefits	Account Value plus Bonus Value 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	Annuitiz	ze full Con ⁻	tract Value	ON 22 nd p	policy year	for a mini	mum of 5	years.			
Financial Rating	A.M. Bes	st: A (Excel	lent) S&F	P: A- (Stror	ng)						

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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 inlcuded in account value or MGCV										
Issues Ages*	Annuita Owner (If Differ	nt ent from A	Annuitant)		0-80: Q/NQ 0-85: Q/NQ						
Premium	Minimu Maximu Additior	m		Up to \$	Q - \$2,000 NQ - \$5,000 Up to \$1,500,000 per annuitant without prior approval \$100 Minimum						
Interest Strategies	Option / Option Option	3		Rate ar Fixed Ir Annua	Annual Reset - Monthly Average with a Participation Rate and Asset Fee Fixed Interest Rate 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 Additional Benefits	Account Value plus Bonus Value Medical Stay Waiver (Annuitant Up to Age 75 on Policy Date), Terminal Illness Benefit										

	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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NWL Impact 10[®]

Fixed Indexed Flexible Premium Deferred Annuity

Highlights

Product Term	10 yea	ars											
Premium Bonus	7% of premiums received in the first policy year Subject to a 10 year vesting schedule, not inlcuded in account value or MGCV												
	Annui	tant			0-80: C	0-80: Q/NQ							
Issues Ages*	Owne (If Diff		0-85: Q/NQ om Annuitant)										
	Minim	num			Q - \$2,000 NQ - \$5,000								
Premium	Maxin	Maximum				Up to \$1,500,000 per annuitant without prior approval							
	Additi	Additions				linimum	١						
	Optio	Option A Annual Reset - Monthly Average with a Participation Rate and Asset Fee											
Interest Strategies	Optio	n B			Fixed Ir	nterest F	Rate						
	Optio	nU			Annual Excess		- Low Vo	latility D	aily Risk	ily Risk Control 5%			
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	charg	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	Αςςοι	int Value	e plus Bc	onus Valu	Je								
Additional Benefits		al Stay V nal Illnes			nt Up to ,	Age 75 (on Policy	y Date),					
Withdrawal Benefits Riders	Incom	ne Outlo	ok Plus S	5 Withdr	awal Ber enefit Ri		ler and						
Policy Loan*			,		30 days a ed Intere								
Annuitization*	Annui	tize full (Contract	t Value A	FTER 22	nd polic	cy year fo	or a min	imum o	f 5 years	,		
	Policy	/ Loan:								aid for 3	full years,		
State Specific Variations					00% of t				2.				
					Life only		nnv – 5y	rs+					
Financial Rating	A.M. B	est: A (E	xcellent)) S&P:	A (Strong	g)							

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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 inlcuded in account value or MGCV										
L	Annuita	nt		0-80: (
Issues Ages*	Owner (If Differe	ent from A	Annuitant)	0-85: (Q/NQ						
	Minimu	m		Q - \$2,000 NQ - \$5,000							
Premium	Maximu	m		Up to \$1,500,000 per annuitant without prior approval							
	Addition	าร		\$100 N	<i>l</i> inimum						
	Option /	Ą		Annual Reset - Monthly Average with a Participation Rate and Asset Fee							
Interest Strategies	Option BFixed Interest RateOption UAnnual Reset – Low Volatility Daily Risk Control 5%Excess Return with a Participation Rate and Asset F										
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	t Value plu	is Bonus V	alue if Anr	nuitant die	s before A	nnuity Da	te.			
Policy Loan					s after issu est (Optio						
Annuitization	Annuitize full Contract Value AFTER 10th policy year for a minimum of 5 years.										

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