

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: 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	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.
Financial Rating	A.M. Best: A (Excellent) S&P: A- (Strong)

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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 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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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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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** 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+
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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