

<b>Name of Rider</b>	NWL Income Outlook - Withdrawal Benefit Rider (Policy Form 01-3128-08, 01-3128-07 and state variations)
<b>General</b>	Available at issue only. Provides guaranteed withdrawal payments for life beginning at age 60. Withdrawal Charges do not apply to the Withdrawal Payments.
<b>Annuitants</b>	The annuitant and joint annuitant may not be changed after issue. Joint annuitants are allowed, and the Withdrawal Payment will be paid until the death of the last surviving Annuitant.
<b>Withdrawal Payment</b>	Amount is selected by the Owner and guaranteed for life but cannot be greater than the Maximum Guaranteed Annual Withdrawal Payment (MGAWP). Withdrawal Payments are deducted from the annuity's Account Value. Withdrawal Payments may begin on the first Policy Anniversary or any Policy Anniversary thereafter. Withdrawal Payment frequency may be annually, semi-annually, quarterly, or monthly. May stop Withdrawal Payments and start them on Policy Anniversaries during the Withdrawal Period. Any applicable penalty-free withdrawal amount that is available each Policy Year under the base annuity policy will be reduced by the Withdrawal Payment. Annuitant must be age 60 to receive Withdrawal Payments.
<b>Annual Rider Charge</b>	Charge is made each Policy Anniversary beginning with the first. Will not reduce the premiums paid or prior Interest Credits to the Account Value. Equals the smaller of: - 1.00%* of the annuity's Account Value on the Policy Anniversary, prior to any Interest Credits; or - the Interest Credits on the Account Value for that Policy Year No Annual Rider Charge if Interest Credits on Account Value for prior Policy Year are zero.
<b>Accumulation Period Withdrawal Payment Base (APWPB)</b>	Basis that determines the MGAWP. Initially equals the premium paid plus base policy premium bonus, if applicable. 3% interest guaranteed each year during the Accumulation Period. Additional premiums and any applicable premium bonus added to APWPB when received.
<b>Premium Allocation</b>	All premiums paid and any applicable premium bonuses will be included in the APWPB and receive the 3% guaranteed interest during the Accumulation Period, regardless of Interest Credit Option, including fixed interest
<b>Accumulation Period</b>	Period of time, beginning on the Policy Date, during which the APWPB accumulates with interest.
<b>Restart</b>	Restart begins a new Accumulation Period with 3% guaranteed interest rate. Restart on any Policy Anniversary beginning after 5th Policy Year. There must be five years between Restarts. The APWPB will be increased to the annuity's Account Value**, if larger. The Annual Rider Charge Rate may be changed but will never be higher than the maximum guaranteed charge of 1.0%.
<b>Withdrawal Period</b>	Begins on the Policy Anniversary after request to begin receiving Withdrawal Payments. Once Withdrawal Period Begins: - No further Accumulation Period - No loans or Systematic Withdrawals of Interest are available from the Account Value - Any election must be received at National Western Life Insurance Company at least 20 days prior to the Policy Anniversary
<b>Withdrawal Payment Base</b>	At beginning of Withdrawal Period, Withdrawal Payment Base is equal to the larger of the Account Value** or the APWPB. Remains level during the Withdrawal Period unless Step-Up occurs or Additional Withdrawals are made from the Account Value.
<b>Maximum Guaranteed Annual Withdrawal Payment (MGAWP)</b>	Max amount guaranteed to be paid each Policy Year. MGAWP is Guaranteed Withdrawal Percentage multiplied by Withdrawal Payment Base on date Withdrawal Period begins. The Guaranteed Withdrawal Percentage is determined by attained age when Withdrawal Payments begin. For joint annuitants, it will be the age of the younger annuitant. Recalculated each Policy Anniversary when the Withdrawal Payment Base has changed due to Step-Up or Additional Withdrawal.

\*Rates are subject to change.

\*\*If the base annuity policy has a premium bonus that is not included in the Account Value, then for purposes of Restart, Step-Up, and Withdrawal Payment Base, the Account Value will be increased by any applicable base annuity Vested Bonus Value.

## Step-Up

Step-up – when annuity's Account Value\*\* is larger than the Payment Base on an anniversary. The Maximum Guaranteed Annual Withdrawal Payment increases also.

## Additional Withdrawals

An Additional Withdrawal is any withdrawal that is not a regularly scheduled Withdrawal Payment. Additional Withdrawals reduce the Withdrawal Payment Base and Withdrawal Payments using the pro-rata adjustment factor. The pro-rata adjustment factor is based on the change in Account Value due to the Additional Withdrawal.

## RMD

Will not be considered an Additional Withdrawal even if larger than the Guaranteed Withdrawal Payment.

## Rider Cancellation

The rider may be cancelled at anytime. It will terminate when the annuity terminates for any reason or when the Maximum Guaranteed Annual Withdrawal Payment is less than \$100.

## Guaranteed Withdrawal Percentages

The Guaranteed Withdrawal Percentage is based on the Annuitant's Age on the Policy Anniversary that Withdrawal Payments begin.		The table below has the Guaranteed Withdrawal Percentages when there are Joint Annuitants. The percentage is based on the age of the younger Annuitant on the Policy Anniversary that Withdrawal Payments begin.	
Single Annuitant		Joint Annuitant	
Age	Percentage	Age	Percentage
60	7.00%	60	6.00%
61	7.10%	61	6.10%
62	7.20%	62	6.20%
63	7.30%	63	6.30%
64	7.40%	64	6.40%
65	7.50%	65	6.50%
66	7.60%	66	6.60%
67	7.70%	67	6.70%
68	7.80%	68	6.80%
69	7.90%	69	6.90%
70	8.00%	70	7.00%
71	8.10%	71	7.10%
72	8.20%	72	7.20%
73	8.30%	73	7.30%
74	8.40%	74	7.40%
75	8.50%	75	7.50%
76	8.60%	76	7.60%
77	8.70%	77	7.70%
78	8.80%	78	7.80%
79	8.90%	79	7.90%
80	9.00%	80	8.00%
81	9.10%	81	8.10%
82	9.20%	82	8.20%
83	9.30%	83	8.30%
84	9.40%	84	8.40%
85	9.50%	85	8.50%
86	9.60%	86	8.60%
87	9.70%	87	8.70%
88	9.80%	88	8.80%
89	9.90%	89	8.90%
90+	10.00%	90+	9.00%

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The Income Outlook - Withdrawal Benefit Rider (Policy Form 01-3128-08, 01-3128-07 and state variations) is issued by National Western Life Insurance Company®, Austin, Texas. Subject to certain conditions. Rider not approved in all states. Certain limitations and exclusions may apply.

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\*\*If the base annuity policy has a premium bonus that is not included in the Account Value, then for purposes of Restart, Step-Up, and Withdrawal Payment Base, the Account Value will be increased by any applicable base annuity Vested Bonus Value.