

NWL® Product Matrix

The NWL Product Matrix provides a quick, simplified look at how NWL Fixed Indexed Annuities (FIA), Indexed Universal Life (IUL) insurance policies, and Single Premium Annuities (SPIA) could fit your clients' needs.

	Accumulation	Income	Legacy Planning
Products	<ul style="list-style-type: none"> NWL Impact 7® FIA NWL Impact 10® FIA NWL Ultra Future® FIA NWL® Ultra Classic FIA NWL® Ultra Value FIA 	<ul style="list-style-type: none"> NWL Impact 7® FIA NWL Impact 7S® FIA NWL Impact 10® FIA NWL Ultra Future® FIA NWL® Ultra Value FIA 	<ul style="list-style-type: none"> NWL Lifetime Returns Select® (LTRS) IUL NWL® Lifetime Returns Solutions (LTR Solutions) IUL
Client Profile*	<ul style="list-style-type: none"> Middle age or older individuals 40s to 60s Middle to high income earners Employed or self-employed Financially stable Nearing retirement with assets for long term use Seeking capital growth 	<ul style="list-style-type: none"> Older individuals, in late 50s to 70s Middle to high income earners Employed, self-employed, or retired Financially stable with focus on income preservation and security 	<ul style="list-style-type: none"> Family-oriented individuals ages 45 plus Middle to high income earners Employed or self-employed Stable financial situation with disposable income for long-term savings and protection Interest in passing assets to their beneficiary in a tax efficient manner
Financial Goals*	<ul style="list-style-type: none"> Building wealth for retirement or other long-term financial goals Prioritize capital growth with security and stability Interested in tax-deferred growth allowing their assets to grow without immediate tax implications Understand annuities have long-term commitments and are comfortable locking-in funds for an extended period 	<ul style="list-style-type: none"> Ensuring a reliable income throughout retirement Mitigating longevity risk by guaranteeing income for life Preserving capital while generating income Protecting against market volatility and economic downturns Simplifying retirement finances by consolidating assets into an income generating vehicle 	<ul style="list-style-type: none"> Providing financial protection for loved ones in the event of premature death or disability Building cash value over time to supplement retirement or fund future financial needs Maximizing tax-deferred growth opportunities while maintaining flexibility and control over their policy Creating a legacy for heirs or beneficiaries through the death benefit and potential cash accumulation opportunities Pursuing financial security, flexibility, and long-term planning Looking for a flexible financial tool that offers both protection and potential wealth accumulation opportunities

*Client Profile and Financial Goals are not exhaustive, but only examples. Each consumer's situation should be considered individually.

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