

Earn up to 1% additional commission

with the NWL[®] Enhanced Commission Program

Back Again
in 2025!



Effective January 1 – December 31, 2025

NWL advisors could earn up to 1% additional commission based on production on all eligible NWL[®] annuity products from the period of January 1, 2025 – December 31, 2025.

Level	Dollar Value	Additional Commission
1	\$2,500,000 – and up	1.00%
2	\$2,000,000 – \$2,499,999	0.75%
3	\$1,750,000 – \$1,999,999	0.70%
4	\$1,500,000 – \$1,749,999	0.65%
5	\$1,250,000 – \$1,499,999	0.60%
6	\$1,000,000 – \$1,249,999	0.50%
7	\$500,000 – \$999,999	0.25%
	\$1 – \$499,999	0.00%

*The more you write,
the more commission
you could earn!*

Additional details on page 2

For more information, contact us at:
(800) 760-3434 | SalesDesk@nwlic.com | nwladvisor.com



NWL® Enhanced Commission Program Rules:

Earn additional commission on the following Prosperity Life Group® suite of NWL Annuity Products: NWL® Impact Series, NWL® Ultra Series, NWL® Dynamic Series, and NWL® Protector One

Additional commission will be paid for production on policies issued from January 1, 2025 through December 31, 2025. Payments will be made at the end of each quarter, April 2025, July 2025, October 2025, and January 2026.

Commission payment will be earned based on total Qualifying Premium, defined as the sum of 1st year premiums collected on all Qualifying Products issued and paid between January 1, 2025, and December 31, 2025, and will be paid on a retroactive basis. As you achieve a new commission level, we will adjust your payments upward on all premium received during the program period.

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Earned commission will be paid to the writing agent (or recruiting agent) on Prosperity Life Group suite of NWL fixed indexed annuity (FIA) issued applications. The Minimum Placed Premium Value to qualify for the Enhanced Commission Program (ECP) is \$500,000. Program qualification is based on the date the premium is received in NWL's office with no exceptions. Chargebacks will apply to free-look contracts. Agent must be contracted and in good standing at the time of ECP payment. Earned ECP will be paid in April 2025, July 2025, October 2025, and January 2026. NWL reserves the right to terminate the ECP at any time. Qualification, payment, and administration of the ECP are determined at sole discretion of the SVP of Annuity Distribution or VP of Sales. Payment will be retroactive throughout the program dates, the ECP scale is not incremental. Payment will only be made on paid and in force contracts starting January 1, 2025.

NWL® Impact Series (Base policy form ICC10 01-1161-10 and state variations, 01-1161-16-CA, 01-1160-10 and state variations, and 01-1162-10 and state variations), NWL® Ultra Series (Policy Form 01-1137-04 and state variations. Policy Form 01-1137-04-CA. Policy Form 01-1135-04 and state variations. Policy Form 01-1135-04-CA. Policy Form 01-1141-06, 01-1141-13-FL, and state variations, Idaho Policy Product Form 01-1141-06, Policy Form 01-1141-06-CA-Rev.11.22), NWL® Dynamic Series (Policy Form ICC17 01-1178-17, 01-1183-17, and state variations. Idaho Policy Product Form ICC17 01-1178-17. Policy Form 01-1178-17-CA. Policy Forms ICC17 01-1180-17, 01-1184-17, and state variations. Idaho Policy Product Form ICC17 01-1180-17. Policy Form 01-1180-17-CA) and NWL® Protector One (Policy Form 01-1129-11 and State Variations. Policy Form 01-1129-11-FL) are fixed indexed annuities issued by National Western Life Insurance Company, Austin, Texas. Products not approved in all states.

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