

## Receive free cumulative withdrawals up to 50%\*

NWL Ultra Classic® Flexible Premium Deferred Fixed Indexed Annuity (FIA) offers a unique enhanced liquidity opportunity for your clients.



### Meet Ken

- Ken is 60-years old and has \$100,000 in non-qualified funds
- His retirement goal is for his money to grow, but he also would like the flexibility to access a portion of his funds if needed without penalty
- After talking with his financial advisor it is recommended that Ken purchase NWL Ultra Classic FIA

### Here's how NWL Ultra Classic FIA will work for Ken.



Ken purchases **NWL Ultra Classic FIA** for \$100,000

After the first policy year, he will have access to free withdrawals at 10% of the account value once annually for the next five years.

Policy Year	2	3	4	5	6
Account Value	\$87,262	\$76,528	\$67,115	\$58,860	\$51,620
Withdrawal Amount	\$9,950	\$8,726	\$7,653	\$6,712	\$5,886

After the 6th contract anniversary, Ken will have the option to extend the free withdrawals at 10% of account value for an additional five years.

Every year Ken does not make a withdrawal, the extended 10% will become cumulative to a maximum withdrawal of 50% after the 10th contract year anniversary\*\*.



While his money grows in the FIA, he has flexibility to choose when to make free withdrawals

Every year Ken does not make a withdrawal, the 10% withdrawal amount will become cumulative to a maximum withdrawal of 50% after the 5th contract anniversary\*\*.

Policy Year	2	3	4	5	6
Account Value	\$97,510	\$95,560	\$93,649	\$91,776	\$42,676
Withdrawal Amount	\$0	\$0	\$0	\$0	\$45,888

Policy Year	7	8	9	10	11
Account Value	\$41,822	\$40,986	\$40,166	\$39,363	\$18,304
Withdrawal Amount	\$0	\$0	\$0	\$0	\$19,681

**With NWL Ultra Classic FIA, Ken will achieve his goal of watching his money grow while also having the flexibility to access funds without penalty.**

For more information on **NWL Ultra Classic** contact the NWL Sales Desk or [click to request an illustration.](#)

\*After the first policy year \*\*Subject to state availability and state variations

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