

NWL Impact 7®

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 Minimum Guaranteed Contract Value

Issues Ages

Annuitant 0-80: Qualified/Non-Qualified
Owner 0-85: Qualified/Non-Qualified
(If Different from Annuitant)

Premium

Minimum Qualified - \$2,000 Non-Qualified - \$5,000
Maximum \$1,000,000 per annuitant without prior approval
Additions \$100 Minimum

Interest Strategies

Monthly Average with a Participation Rate and Asset Fee Option A
Fixed Interest Rate Option B
Annual Reset — Low Volatility Daily Risk Control 5% Excess Return Option U

Minimum Guaranteed Interest Rate (MGIR)

The MGIR is never less than 1.00% and never more than 3.00%.

Minimum Guaranteed Contract Value (MGCV)

The MGCV 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.

Withdrawal Charge Rates

Policy Year	1	2	3	4	5	6	7	Thereafter
Rates	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), and
Terminal Illness Benefit

Withdrawal Benefits Riders (WBR)

NWL® Income Outlook Plus 5 — WBR, and NWL® Income Outlook WBR

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 22nd policy anniversary.

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