

# NWL Impact 7S®

## 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
Rate	9.00%	7.75%	6.25%	5.00%	3.50%	2.75%	1.75%	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 **AFTER** 10<sup>th</sup> policy year for a minimum of 5 years.

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