



HERE TODAY. HERE TOMORROW.

Impact Series

Flexible Premium Deferred Fixed Indexed Annuities

NATIONALWESTERNLIFE.COM

SS-2101-IM

(Rev.2.24)

NWL[®] Impact Series

Income You Can Count On

4 Products offering
Solutions to meet
client needs.

NWL Impact 10[®]

NWL Impact 7S[®]

NWL Impact 7[®]

NWL[®] Impact

(CALIFORNIA)

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Key Features



Premium Bonuses



Upside Potential



Guaranteed Income



Flexible Premium



Premium Bonuses

Earns credited interest

Always included in rider withdrawal payment base

Always included in Death Benefit

Not included in Account Value or
Minimum Guaranteed Contract Value

Subject to Bonus Vesting Schedule

NWL Impact 10®

NWL Impact 10®

Vesting Schedule		Withdrawal Charge Rate	
Contract Year	Bonus %	Policy Year	Rate
1-7	0%	1-5	10%
8	25%	6	9%
9	50%	7	8%
10	100%	8	6%
		9	4%
		10	2%
		11+	0%

10 year withdrawal charge period

Premium Bonus of 7% of premiums received in the first Policy Year subject to a 10 year vesting schedule

Available Riders: NWL® Income Outlook NH & NWL® Income Outlook Plus 5 NH

(Bonus vested at end of Policy Year)

NWL Impact 7®

NWL Impact 7®

Vesting Schedule		Withdrawal Charge Rate	
Contract Year	Bonus %	Policy Year	Rate
1-5	0%	1	10%
6	10%	2	10%
7	20%	3	10%
8	30%	4	9.0%
9	50%	5	8.0%
10	100%	6	7.0%
		7	6.0%
		8+	0%

7 year withdrawal charge period

Premium Bonus of 5% of premiums received in the first Policy Year subject to a 10 year vesting schedule

Available Riders: NWL® Income Outlook NH & NWL® Income Outlook Plus 5 NH

(Bonus vested at end of Policy Year)

NWL Impact 7S®

NWL Impact 7S®

Vesting Schedule		Withdrawal Charge Rate	
Contract Year	Bonus %	Policy Year	Rate
1-4	0%	1	9.00%
5	10%	2	7.75%
6	20%	3	6.25%
7	30%	4	5.00%
8	40%	5	3.50%
9	70%	6	2.75%
10	100%	7	1.75%
		8+	0%

7 year withdrawal charge period

Premium Bonus of 5% of premiums received in the first Policy Year subject to a 10 year vesting schedule

Available Riders: NWL® Income Outlook NH & NWL® Income Outlook Plus 5 NH

(Bonus vested at end of Policy Year)



NWL Impact® (California)

NWL Impact® CALIFORNIA

10 year contract term period

Premium Bonus of 5% of premiums received in the first Policy Year subject to a 10 year vesting schedule

Available Riders: NWL® Income Outlook NH

Vesting Schedule		Withdrawal Charge Rate	
Contract Year	Bonus %	Policy Year	Rate
1	5%	1	8.00%
2	10%	2	7.75%
3	15%	3	6.50%
4	20%	4	5.25%
5	30%	5	4.25%
6	40%	6	3.25%
7	50%	7	2.00%
8	60%	8	1.00%
9	70%		
10	100%	9+	0%

(Bonus vested at end of Policy Year)

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NWL® Impact Specifications

Issue Ages

Annuitant 0-80: Non-Qualified/Qualified
Owner 0-85: Non-Qualified/Qualified

Contract Term

10 years

Premium

Minimum Qualified - \$2,000 / Non-Qualified - \$5,000
Maximum \$1,500,000 without prior approval

Withdrawal Features

10% of the account value withdrawal charge free once annually after first Policy Year plus any Vested Bonus, RMD all Policy Years, Systematic Interest

Additional Benefits

Waiver of Withdrawal Charge
Terminal Illness Benefit

Additional Included Benefits*

Waiver of withdrawal charges after a qualifying medical stay

Up to 75% of the Account Value plus any vested bonus value may be withdrawn without a withdrawal charge

- Each stay must be for at least 90 consecutive days
- The stay must begin at least 180 days after the Policy Date
- The Annuitant must be age 75 or younger on the Policy Date
- The stay must be in a hospital and/or nursing facility, as defined in contract
- The stay must not be for a medical condition that involved a prior stay of any length in that same two-year period
- The stay must not have been recommended by a physician in the two-year period before the Policy Date
- The Annuitant must receive at least intermediate nursing care, as defined in the contract, for 90 consecutive days during the stay

*Not available on NWL® Impact. Availability may vary by state for the rest of the NWL® Impact Series. See policy for details.

Additional Included Benefits*

Terminal Illness Benefit

Withdrawal Charges will be waived for full surrender or partial withdrawal if the Annuitant is first diagnosed after the Policy Date with an illness from which he or she is expected to die within twelve months.



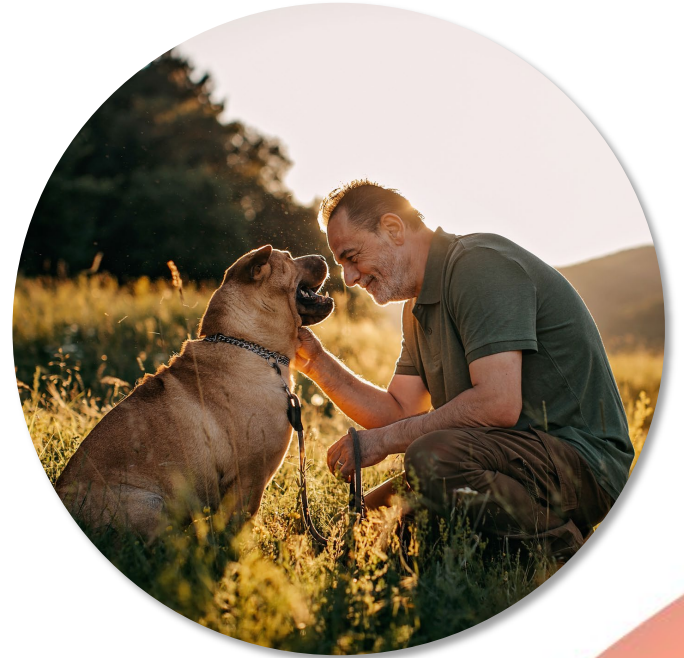
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Optional Withdrawal Benefit Riders

NWL® Income Outlook NH Withdrawal Benefit Rider

NWL® Income Outlook Plus 5 NH Withdrawal Benefit Rider



(Subject to State variations and availability)

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NWL® Income Outlook NH Withdrawal Benefit Rider

Guaranteed Withdrawal Percentage

Single Annuitant

Age	%
60	7.00%
65	7.50%
70	8.00%
75	8.50%
80	9.00%
85	9.50%
90+	10.00%

The percentage is based on the age of the annuitant on the Policy Anniversary in which Withdrawal Payments have begun

Joint Annuitant

Age	%
60	6.00%
65	6.50%
70	7.00%
75	7.50%
80	8.00%
85	8.50%
90+	9.00%

The percentage is based on the age of the younger annuitant on the Policy Anniversary in which Withdrawal Payments have begun

- Roll up rate of 5% compounded

0.1% BPS increase each year

Current Annual Rider Charge of 1.0%

Withdrawal payment may double with NH confinement

Payment base Step-Up included

NWL® Income Outlook Plus 5 NH Withdrawal Benefit Rider

Guaranteed Withdrawal Percentage

Single Annuitant

Age	%
60-64	7.00%
65-69	7.50%
70-74	8.00%
75-79	8.50%
80-84	9.00%
85-89	9.50%
90+	10.00%

Joint Annuitants

Age	%
60-64	6.00%
65-69	6.50%
70-74	7.00%
75-79	7.50%
80-84	8.00%
85-89	8.50%
90+	9.00%

Roll up rate of 5% compounded

5% Rider Bonus of First Year premiums

Current Annual Rider Charge of 1.5%

Withdrawal payment may double with NH confinement

Payment base Step-Up included

The percentage is based on the age of the annuitant on the Policy Anniversary in which Withdrawal Payments have begun

The percentage is based on the age of the younger annuitant on the Policy Anniversary in which Withdrawal Payments have begun

Withdrawal Benefit Rider NH Provision

Currently provides a 200% increase of the Maximum Guaranteed Annual Withdrawal Payment for a period up to 5 years.

After the 2 year waiting period from the Issue Date of the policy, a current payment factor of 2 will apply upon request if all of the conditions are met.

Conditions:

- The current Account Value is greater than zero
- The owner has not previously requested the increase
- Confinement begins on or after the 2 year waiting period
- The Annuitant must be confined to a NH for at least 90 days
- Proof of claim is provided while the Annuitant is confined to a NH facility or no later than one year after the Annuitant is discharged

Benefits of NWL® Income Riders

- Opportunity to diversify your income resources
- Help plan for expenses
- Potential to create guaranteed income
- Provides steady regular consistent payments
- Payment remains the same even in negative markets
- Guaranteed Withdrawal Percentages of 7% to 10%

CASE STUDY

Meet Gary



66 years old and planning to retire at 70



He will need an additional 25K a year to supplement his income



He places 230K into NWL Impact 10® with NWL® Income Outlook Plus 5 NH



CASE STUDY

Meet Gary

When Gary utilizes the NWL® Income Outlook Plus 5 NH at age 70, it will pay \$25,049 annually

Age	Years	Premium Outlay	Account Value	Withdrawal Payment Base	Withdrawals
66	0-1	\$230,000	\$233,648	\$270,480	\$0
67	1-2	\$0	\$229,388	\$284,004	\$0
68	2-3	\$0	\$224,915	\$298,204	\$0
69	3-4	\$0	\$220,218	\$313,114	\$0
70	4-5	\$0	\$190,472	\$313,114	\$25,049
75	9-10	\$0	\$41,743	\$313,114	\$25,049
80	14-15	\$0	\$0	\$313,114	\$25,049
85	19-20	\$0	\$0	\$313,114	\$25,049
90	24-25	\$0	\$0	\$313,114	\$25,049

This is a hypothetical illustration. Interest rates or values shown are based on the current first year fixed interest rate in year 1, and then on the Guaranteed Assumptions. Guaranteed contract values display what would happen if the Indexed Interest Credit Options earn zero in all years and the fixed allocation earns zero after the first Policy Year. Assumes no additional withdrawals are taken.



Guaranteed
Withdrawal
Percentage is 8%

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CASE STUDY

Meet Julie & Don



Julie is 62 years old and has recently retired. Don is her husband and he plans to retire in three years



She is concerned with supplementing their retirement income by the time both are retired



Julie places \$282,000 into an Impact 10 with NWL® Income Outlook Plus 5 NH

CASE STUDY

Meet Julie & Don

If Julie uses the NWL® Income Outlook Plus 5 NH in 3 years, she will be able to withdraw \$27,422 annually to supplement their retirement income.

Age	Years	Premium Outlay	Account Value	Withdrawal Payment Base	Withdrawals
62	0-1	\$282,000	\$286,473	\$331,632	\$0
63	1-2	\$0	\$281,249	\$348,214	\$0
64	2-3	\$0	\$275,765	\$365,624	\$0
65	3-4	\$0	\$242,859	\$365,624	\$27,422
70	8-9	\$0	\$78,328	\$365,624	\$27,422
75	13-14	\$0	\$0	\$365,624	\$27,422
80	18-19	\$0	\$0	\$365,624	\$27,422
85	23-24	\$0	\$0	\$365,624	\$27,422
90	28-29	\$0	\$0	\$365,624	\$27,422

Guaranteed Withdrawal Percentage is **7.5%**



This is a hypothetical illustration. Interest rates or values shown are based on the current first year fixed interest rate in year 1, and then on the Guaranteed Assumptions. Guaranteed contract values display what would happen if the Indexed Interest Credit Options earn zero in all years and the fixed allocation earns zero after the first Policy Year. Assumes no additional withdrawals are taken.

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CASE STUDY

NWL Impact 10® In Action



Frank is 65 and decides to place \$250,000 in an NWL Impact 10® annuity



He wants income beginning as early as year two so he adds the NWL® Income Outlook Plus 5 NH Withdrawal Benefit Rider



Frank is now set to receive \$22,050 annually for the rest of his life

First Year Premium	+	First Year Premium Bonus*	+	NWL® Income Outlook NH Plus 5 Bonus**	=	WBR Payment Base
\$250,000		\$17,500		\$12,500		\$280,000

*Subject to a 10-year vesting schedule.

***Minimum Roll-up rate is 1.00%.

**5% bonus is available on the Income Outlook Plus 5 Withdrawal Benefit Rider and is subject to a vesting schedule for annuitization or surrender and is fully vested for Guaranteed Lifetime Withdrawals or death benefit.



End of Year 1

WBR Payment Base of \$294,000 after 5% compounded growth in the first year***

Start of Year 2

\$22,050 Guaranteed Annual Payout

(Hypothetical assumes no other withdrawals are taken)

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