

National Western Life

Impact 10

Fixed Indexed Annuity

NOT Approved in: AK, CA, CT, DE, IN, MA, MN, NV, NJ, NY, OH, OK, OR, PA, SC, TX, UT, WA

Product training **REQUIRED BEFORE** first application is written.

Go to www.nationalwesternlife.com to complete the training.



Impact 10

7%

PREMIUM BONUS
Vested over 10 years

On all 1st year Premiums
ALL ages 0-80



Impact 10

- Issue Ages for Annuitant: 0 – 80
- Issue Ages for Owner: 0 – 85
- Minimum Premium: \$5,000 (NQ)
\$2,000 (Q)
- Maximum Premium: \$1,500,000
- Surrender Charges: 10 years

Year(s)	1-5	6	7	8	9	10
%	10%	9%	8%	6%	4%	2%

- Bonus Vesting: 10 years

End of Year(s)	1 - 7	8	9	10
%	0%	25%	50%	100%



Impact 10

- Three indexed accounts & one fixed account
- No surrender charges at death
- Policy loans are available from the fixed account 30 days after issue for up to 60% of the contract value at 7.4% interest
- Two lifetime income riders available
 - Income Outlook (3% interest)
 - Income Outlook Plus 5 (5% bonus & 4% interest)



Minimum Guaranteed Surrender Value

- 87.5% of premiums, less withdrawals, accumulated at the minimum guaranteed interest rate (set at issue, guaranteed for life of contract, between 1 – 3%, currently 1%)



Penalty-free withdrawals

- 10% of account value plus any vested bonus starting in year 2
- Systematic interest withdrawals starting in year 2
- Required Minimum Distributions (RMD)
- Guaranteed Annual Withdrawal Payment (lifetime income)

