

# National Western Life

## Impact 7S

### Fixed Indexed Annuity

For use ONLY in: AK, DE, IN, MA, MN, NV, NJ, OH, OK, OR, PA, SC, TX, UT, WA

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

Go to [www.nationalwesternlife.com](http://www.nationalwesternlife.com) to complete the training.



# Impact 7S

# 5%

# PREMIUM BONUS

# Vested over 10 years

*On all 1<sup>st</sup> year Premiums  
ALL ages 0-80*



# Impact 7S

- 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: 7 years

Year	1	2	3	4	5	6	7
%	9%	7.75%	6.25%	5%	3.5%	2.75%	1.75%

- Bonus Vesting: 10 years

End of Year	1 - 4	5	6	7	8	9	10
%	0%	10%	20%	30%	40%	70%	100%



# Impact 7S

- 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
  - Income Outlook Plus 5



# 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)

