

# National Western Life

## Protector One Fixed Annuity

NOT Approved in: AK, CA, DE, FL age 65+, IN, MA, MN, MO, NJ, NY, OR, PA, WA

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

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



# Protector One

- CD Alternative – most liquid NWL fixed annuity
- Current interest rate of 2.95%\*
- Minimum guaranteed interest rate: 1 – 3%
- Issue Ages for Annuitant: 0 – 85 (NQ)  
0 – 75 (Q)
- Issue Ages for Owner: 0 – 85
- Minimum Premium: \$5,000
- Maximum Premium: \$500,000
- Additional Premium: \$100 minimum
- Surrender Charges & MVA: 10 years  
(percentage varies by state)

\* Check current interest rates on [www.nationalwesternlife.com](http://www.nationalwesternlife.com).

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# Penalty-free withdrawals

- 10% of account value starting in first year – cumulative to a maximum of 50%
- Systematic interest withdrawals starting in year 1
- Required Minimum Distributions (RMD)



# Protector One

- No surrender charges at death (If annuitant dies on or after annuity date, the settlement option in force on the date of death will be paid)
- Policy loans are available on NQ contracts only 30 days after issue for up to 60% of the contract value at 7.4% interest
- Surrender charges & MVA will be waived for terminal illness

