

National Western Life

Ultra Future Fixed Indexed Annuity

NOT Approved in: AL, AK, CT, FL age 65+, MS, NV, NY, OR, SC

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

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



Ultra Future

9%

PREMIUM BONUS

(2% in DE, IN, IL, MA, MN, NJ, PA,
UT, WA)

On all 1st year Premiums

4.75% Bonus on premiums years 2-5

(2% in DE, IN, IL, MA, MN, NJ, PA, UT, WA)

ALL ages 0-80



Ultra Future

- Issue Ages for Annuitant: 0 – 80 (0-54 in OH, 0-55 in TX)
- Issue Ages for Owner: 0 – 85
- Minimum Premium: \$5,000 (NQ)
\$2,000 (Q)
- Maximum Premium: \$500,000
- Surrender Charges: 15 years -
percentage varies by age & state (9
years in DE, IL, IN, MA, MN, NJ, PA, UT, WA)



Ultra Future

- Two indexed accounts & one fixed account
- No surrender charges at death (In LA, surrender value is paid if lump sum, full value is paid under settlement option)
- 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%)



Penalty-free withdrawals

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

