

# NWL® Ultra Value

## Highlights

Product Type	Flexible Premium Deferred Fixed Indexed Annuity		
Product Term	9 Years		
Issue Ages*	Annuitant	0–80: Qualified/Non-Qualified	
	Owner (If Different from Annuitant)	0–85: Qualified/Non-Qualified	
Premium	Minimum	Qualified - \$2,000    Non-Qualified - \$5,000	
	Maximum	\$1,000,000 per annuitant without prior approval	
	Additions	\$100 Minimum	
Interest Strategies	Monthly Average with a Participation Rate and Asset Fee Rate	Option A	
	Annual Reset — Low Volatility Daily Risk Control 5% Excess Return	Option U	
	Fixed Interest Rate	Option B	
Premium Bonus	2% of each premium payment in Policy Years 1–5		
Minimum Guaranteed Interest Rate (MGIR)	The MGIR is never less than 1.00% and never more than 3.00%		
Minimum Guaranteed Contract Value (MGCV)	The MGCV equals 87.5% of premiums received, less withdrawals and withdrawal charges, accumulated at the MGIR		
Systematic Interest	Interest available systematically in lieu of Free Withdrawal option below. Each payment must be at least \$100.00. See Policy for limitations and details.		
Death Benefit	Contract Value (Cash Surrender Value in Louisiana and Guam) as a Single Sum or Contract Value as a Settlement Option, if Annuitant dies before Annuity Date. If Annuitant dies on or after the Annuity Date, we will pay the Beneficiary any unpaid guaranteed amounts provided by the Settlement Option in force on the date of death.		
Withdrawal Benefit Riders (WBRs)	NWL® Income Outlook Plus 5 NH — WBR and NWL® Income Outlook NH — WBR		
Policy Loan*	Non-qualified contracts only; loan rate is 7.4% in advance. Conditions and limitations apply. See the Consumer Information Summary and Disclosure Brochure for details.		

Annuitization\*

Annuitize at full Contract Value as early as the end of the 5th Policy Year (after the 1st Policy Anniversary in Florida)

Free Withdrawals

10% of the Account Value once annually including the first Policy Year.  
IRA Qualified - RMD free of a Withdrawal Charge in all Policy Years.

Early Withdrawal Charges

Policy Year	1	2	3	4	5	6	7	8	9	10+
Rate	9.25%	8.25%	7.25%	6.25%	5.00%	4.00%	3.00%	2.00%	1.00%	0.00%

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\*Benefit terms and/or benefit availability may vary by state.

The NWL Ultra Value® (Policy Form 01-1141-06, 01-1141-13-FL, and state variations, Idaho Policy Product Form 01-1141-06, Policy Form 01-1141-06-CA-Rev.11.22) is issued by National Western Life Insurance Company®, Austin, TX. See policy for details. Product, additional benefits, and withdrawal benefit riders not available in all states. Certain limitations and exclusions apply.

NWL® Income Outlook Plus 5 NH - Withdrawal Benefit Rider (Policy Form 01-3128-09, 01-3165-16, and state variations, Idaho Policy product Form 01-3165-16) and NWL® Income Outlook NH — Withdrawal Benefit Rider (Policy Form 01-3128-08, 01-3164-16, and state variations) are issued by National Western Life Insurance Company, Austin, Texas. Subject to certain conditions. Rider not approved in all states. Certain limitations and exclusions may apply.

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