

NWL Ultra Classic[®]

Highlights

Product Type	Fixed Indexed Flexible Premium Deferred Annuity	
Product Term	13 Years	
Issue Ages*	Annuitant	0–80: Qualified/Non-Qualified TX: 0–57, OH: 0–56, FL: 0–85, CA: 0–56
	Owner (If Different from Annuitant)	0–85: Qualified/Non-Qualified
Premium	Minimum	Qualified - \$2,000 Non-Qualified - \$5,000
	Maximum	Up to \$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
	Annual Point-to-Point with an Annual Cap and Annual Charge	Option J
	Fixed Interest Rate	Option B
Minimum Guaranteed Interest Rate	The Minimum Guaranteed Interest Rate (MGIR) is never less than 1.00% and never more than 3.00%	
Minimum Guaranteed Contract Value	The Minimum Guaranteed Contract Value (MGCV) equals 87.5% of premiums received, less withdrawals and withdrawal charges, accumulated at the MGIR	
Free Withdrawals	10% of the Account Value once annually AFTER the 1st policy year - Cumulative to a maximum of 50%, or Systematic withdrawal of interest after 1st policy year, or Required Minimum Distribution in all policy years	
Withdrawal Charge Rates**	Policy Year	1 2 3 4 5 6 7 8 9 10 11 12 13 14+
	Rate	15.00% 14.75% 14.00% 13.00% 12.25% 11.25% 10.50% 9.75% 8.75% 8.00% 6.00% 4.00% 2.00% 0.00%
Death Benefit***	Contract Value	
Additional Benefits	Medical Stay Waiver (Annuitant Up to Age 75 on Policy Date), Accidental Death Benefit (Terminates on Annuitant's Age 75), and Terminal Illness Benefit	
Withdrawal Benefit Riders (WBR)	NWL [®] Income Outlook Plus 5 — WBR and NWL [®] Income Outlook WBR	
Policy Loan***	NQ Contracts Only: Available 30 days after issue, up to 60% of the Contract Value; Must be allocated 100% to Fixed Interest (Option B); Loan Rate is 7.4% in advance	
Annuitization***	Annuitize full Contract Value AFTER 5th policy year for a minimum of 5 years	

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*National Western Life Insurance Company[®] is prohibited by Florida law from selling this annuity to any senior consumer (a purchaser 65 years of age or older) unless that senior consumer is an "Accredited Investor."

Maximum charges may vary by issue age and state. *Benefit terms and/or benefit availability may vary by state.

The NWL Ultra Classic[®] (Policy Form 01-1135-04 and state variations, Policy Form 01-1135-04-CA) 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. There may be restrictions on premiums received after the first policy year.

NWL[®] Income Outlook Plus 5 — Withdrawal Benefit Rider (Policy Form 01-3128-09, 01-3165-16, and state variations) and NWL[®] Income Outlook Withdrawal Benefit Rider (Policy Form 01-3128-08, 01-3128-07, 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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