

# NWL® Ultra Future

## Highlights

Product Type	Fixed Indexed Flexible Premium Deferred Annuity																
Product Term	15 Years																
Premium Bonus	9.00% First Year (7.75% in Puerto Rico), 4.75% Years 2-5																
Issue Ages*	Annuitant								0–80: Qualified/Non-Qualified   CA: 0–54; OH: 0–54; TX: 0–55								
	Owner (If Different from Annuitant)								0–85: Qualified/Non-Qualified								
	Minimum								Qualified - \$2,000    Non-Qualified - \$5,000								
Premium	Maximum								\$1,000,000 per annuitant without prior approval								
	Additions								\$100 Minimum								
	Monthly Average with a Participation Rate and Asset Fee Rate								Option A								
Interest Strategies	Annual Reset – Low Volatility Daily Risk Control 5% Excess Return								Option U								
	Fixed Interest Rate								Option B								
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																
Free Withdrawals	10% Account Value once annually AFTER the 1st policy year – systematic withdrawal of interest after 1st policy year, or Required Minimum Distribution in all policy years																
Early Withdrawal Charges**	Policy Year	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16+
	Rate	19.25%	18.50%	17.75%	16.75%	16.00%	15.25%	14.50%	13.50%	12.75%	12.00%	10.00%	8.00%	6.00%	4.00%	2.00%	0.00%
Death Benefit***	Contract Value 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 (WBR)	Income Outlook Plus 5 — WBR and 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 vary by issue age and state. \*\*\*Benefit terms and/or benefit availability may vary by state.

The NWL Ultra Future® (Policy Form 01-1137-04 and state variations, Policy Form 01-1137-04-CA 01-1148-13-TX) 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 — 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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