

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	<table border="0"> <tr> <td>Annuitant</td> <td>0–80: Q/NQ CA: 0–54; OH: 0–54; TX: 0–55</td> </tr> <tr> <td>Owner (If Different from Annuitant)</td> <td>0–85: Q/NQ</td> </tr> </table>	Annuitant	0–80: Q/NQ CA: 0–54; OH: 0–54; TX: 0–55	Owner (If Different from Annuitant)	0–85: Q/NQ																														
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The NWL Ultra Future® (Policy Form 01-1137-04 and state variations, 01-1148-13-TX in Texas) 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. *See State Specific Variations. **Maximum charges vary by issue age and state.

Product Type	Fixed Indexed Flexible Premium Deferred Annuity																														
Product Term	13 Years																														
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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																														
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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), Terminal Illness Benefit																														
Withdrawal Benefit Riders	Income Outlook Plus 5 Withdrawal Benefit Rider and Income Outlook Withdrawal Benefit Rider																														
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.																														
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Product Type	Flexible Premium Deferred Fixed Indexed Annuity						
Product Term	9 Years						
Issue Ages*	<table border="0"> <tr> <td>Annuitant</td> <td>0–80: Qualified/Non-Qualified</td> </tr> <tr> <td>Owner (If Different from Annuitant)</td> <td>0–85: Qualified/Non-Qualified</td> </tr> </table>	Annuitant	0–80: Qualified/Non-Qualified	Owner (If Different from Annuitant)	0–85: Qualified/Non-Qualified		
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Free Withdrawals	10% Account Value once annually INCLUDING the 1st policy year - or Systematic withdrawal of interest after 1st policy year, or Required Minimum Distribution in all policy years						

Policy Year	1	2	3	4	5	6	7	8	9	Thereafter
Percent	9.25	8.25	7.25	6.25	5.00	4.00	3.00	2.00	1.00	0.00

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