

Product Type	Fixed Indexed Flexible Premium Deferred Annuity														
Product Term	13 Years														
Issue Ages*	Annuitant	0 – 80: Q/NQ TX: 0 – 57, OH: 0 – 56, FL: 0 – 85, CA: 0 – 56													
	Owner (If Different from Annuitant)	0 - 85: Q/NQ													
Premium	Minimum	Q - \$2,000 NQ - \$5,000													
	Maximum	Up to \$500,000 per annuitant without prior approval													
	Additions	\$100 Minimum													
Interest Strategies	Option A	Annual Reset - Monthly Average with a Participation Rate and Asset Fee													
	Option B	Fixed Interest Rate													
	Option J	Annual Reset - Annual Point-to-Point with an Annual Cap and Annual Charge													
	Option U	Annual Reset – Low Volatility Daily Risk Control 5% Excess Return													
MGIR	The Minimum Guaranteed Interest Rate is never less than 1.00% and never more than 3.00%.														
MGCV	The Minimum Guaranteed Contract Value 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 - Cumulative to a maximum of 50%, or 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+
	%	15.00	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), 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.														
Annuitization*	Annuitize full Contract Value AFTER 5th policy year for a minimum of 5 years														
State Specific Variations	Death Benefit	LA: Contract Value paid out as a settlement option or CSV if paid as a lump sum													
	Policy Loan	VA & VT: No Loans until after Premiums have been paid for 3 full years, then up to 100% of the cash surrender value.													
	Annuitization	FL: 1st Annv-10yrs+, 2nd Annv-7yrs+, 3rd Annv-5yrs+; or Life													
Selling Points	Cumulative Penalty Free Withdrawals after the 1st Policy Year 5x5 Annuitization Option														
Financial Ratings	A.M. Best: A (Excellent) S&P: A (Strong)														



*See State Specific Variations. **Maximum charges may vary by issue age and state.

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