

NWL PROTECTOR ONE®

Product Type	Flexible Premium Deferred Annuity											
Product Term	10 Years											
Additional Interest	1.00% Additional First Year Interest											
Issue Ages	Annuitant	0 - 85: Non-Qualified 0 - 75: Qualified										
	Owner (If Different from Annuitant)	0 - 85: Non-Qualified/Qualified										
Premium	Minimum	\$5,000 Non-Qualified/Qualified										
	Maximum	\$500,000 without prior approval										
	Additions	\$100 Minimum										
Minimum Guaranteed Interest Rate	The Minimum Guaranteed Interest Rate is never less than 1.00% and never more than 3.00%.											
Market Value Adjustment (MVA)	On any withdrawal other than: (1) Systematic Withdrawal of Interest, (2) Free Withdrawals, (3) Settlement Options, (4) when exercising Terminal Illness Benefit (5) any Death Benefit, and (6) after 10 years from date of issue.											
Free Withdrawals	10% Account Value once annually INCLUDING the 1st policy year. Cumulative annually to 50%. IRA Qualified - RMD free of a withdrawal charge in all Policy Years											
Systematic Interest	Interest available systematically in lieu of Free Withdrawal option above. Each payment must be at least \$100.00. See Policy for details.											
Early Withdrawal Charges	Policy Year	1	2	3	4	5	6	7	8	9	10	11+
	%	10.00	10.00	9.00	9.00	7.00	5.00	5.00	5.00	5.00	5.00	0.00
Death Benefit	Full Accumulation Account payable as single sum or 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.											
Terminal Illness Benefit	Withdrawal charges and MVA will be waived for Terminal Illness of the Annuitant as outlined in the Policy.											
Policy Loan	NQ Contracts Only: Available 30 days after issue, up to 60% of the Contract Value. Loan Rate is 7.4% in Advance.											
Annuitization	Annuitize at Full Accumulation Account on 24 th anniversary, for a minimum of 5 years.											
Financial Ratings	A.M. Best: A (Excellent) S&P: A (Strong)											



For Agent Use Only – This document has not been approved under the advertising laws of your state for dissemination to individual purchasers. The NWL Protector One® (Policy Form 01-1129-11 and state variations) is issued by National Western Life Insurance Company®, Austin, Texas. Product not approved in all states. See Policy for complete information on Policy benefits and limitations. Certain limitations and exclusions apply.