

Earn up to 1% additional commission with the NWL[®] Enhanced Commission Program



Effective January 1 – December 31, 2024

NWL advisors could earn up to 1% additional commission based on production on all eligible NWL[®] annuity products from the period of January 1, 2024 – December 31, 2024.

Level	Dollar Value	Additional Commission
1	\$2,500,000 – and up	1.00%
2	\$2,000,000 – \$2,499,999	0.75%
3	\$1,750,000 – \$1,999,999	0.70%
4	\$1,500,000 – \$1,749,999	0.65%
5	\$1,250,000 – \$1,499,999	0.60%
6	\$1,000,000 – \$1,249,999	0.50%
7	\$500,000 – \$999,999	0.25%
	\$1 – \$499,999	0.00%

The more you write, the more commission you could earn!

Additional details on page 2

For more information, contact us at:
 (800) 760-3434 | SalesDesk@nwlic.com | nationalwesternlife.com

NWL® Enhanced Commission Program Rules:

Earn additional commission on the following NWL Annuity Products:

NWL® Capital Solutions, NWL® New Frontiers, NWL® ChoiceOptimizer, NWL® Impact Series, NWL® Ultra Series, NWL® Dynamic Series, and NWL® Protector One

Additional commission will be paid for production on policies issued from January 1, 2024 through December 31, 2024. Payments will be made at the end of each quarter, April 2024, July 2024, October 2024, and January 2025.

Commission payment will be earned based on total Qualifying Premium, defined as the sum of 1st year premiums collected on all Qualifying Products issued and paid between January 1, 2024, and December 31, 2024, and will be paid on a retroactive basis. As you achieve a new commission level, we will adjust your payments upward on all premium received during the program period.

For Agent Use Only — This document has not been approved under the advertising laws of your state for dissemination to individual purchasers.

Earned commission will be paid to the writing agent (or recruiting agent) on NWL fixed indexed annuity (FIA) issued applications. The Minimum Placed Premium Value to qualify for the Enhanced Commission Program (ECP) is \$500,000. Program qualification is based on the date the premium is received in NWL's office with no exceptions. Chargebacks will apply to free-look contracts. Agent must be contracted and in good standing at the time of ECP payment. Earned ECP will be paid in April 2024, July 2024, October 2024, and January 2025. NWL reserves the right to terminate the ECP at any time. Qualification, payment, and administration of the ECP are determined at sole discretion of the CMO or President of NWL. YTD total production will count toward the ECP grid but will not be eligible for additional payout compensation to the advisor. Payment will be retroactive throughout the program dates, the ECP scale is not incremental. Payment will only be made on paid and in force contracts starting January 1, 2024.

Not FDIC or NCUA insured / May lose value / Not bank or CU guaranteed / Not a deposit / Not insured by any federal agency. Products NWL® Capital Solutions (Base policy forms ICC20 01-1190-20 and associated form ICC20 01-1190(10SC)-20, 01-1190-20 and associated forms 01-1190(10SC)-20, 01-1191-20 and associated forms 01-1191(9SC)-20 and associated state variations), NWL® New Frontiers (ICC20 01-1190-20, 01-1190-20, 01-1191-20, and associated state variations), NWL® ChoiceOptimizer (Base policy form ICC20 01-1190-20 and associated forms ICC20 01-1190(5SC)-20 and ICC20 01-1190(7SC)-20. Base policy form 01-1190-20 and associated forms 01-1190(5SC)-20, 01-1190(7SC)-20, and state variations. Base policy form 01-1191-20 and associated forms 01-1191(5SC)-20, 01-1191(7SC)-20, and state variations), NWL® Impact Series (Base policy form ICC10 01-1161-10 and state variations, 01-1161-16-CA, 01-1160-10 and state variations, and 01-1162-10 and state variations), NWL® Ultra Series (Policy Form 01-1137-04 and state variations. Policy Form 01-1137-04-CA. Policy Form 01-1135-04 and state variations. Policy Form 01-1135-04-CA. Policy Form 01-1141-06, 01-1141-13-FL, and state variations, Idaho Policy Product Form 01-1141-06, Policy Form 01-1141-06-CA-Rev.11.22), NWL® Dynamic Series (Policy Form ICC17 01-1178-17, 01-1183-17, and state variations. Idaho Policy Product Form ICC17 01-1178-17. Policy Form 01-1178-17-CA. Policy Forms ICC17 01-1180-17, 01-1184-17, and state variations. Idaho Policy Product Form ICC17 01-1180-17. Policy Form 01-1180-17-CA) and NWL® Protector One (Policy Form 01-1129-11 and State Variations. Policy Form 01-1129-11-FL) are fixed indexed annuities issued by National Western Life Insurance Company, Austin, Texas. Products not approved in all states.

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