

Protect your legacy and the future needs of your beneficiaries

Ask about the optional Guaranteed Minimum Death Benefit Rider (GMDB), available with the NWL® Capital Solutions Fixed Indexed Annuity



Meet Sam

- Sam is 60 years old and plans to retire from his Human Resources job in the next 10 years
- He is married with two adult children, and his first grandchild is due soon
- Lately he has been looking at options to further protect his legacy should he pass away unexpectedly
- He talks with his financial advisor who suggests NWL® Capital Solutions 10-Year Fixed Indexed Annuity (FIA) with the optional GMDB rider

10%
simple interest
Roll-Up Rate*
(for ages 0–75)

Sam reviews the product brochure and likes the product features including:



Availability to purchase the optional GMDB Rider with a 10% simple interest Roll-Up Rate for his age



The optional GMDB Rider offering the potential to provide his beneficiaries with a larger Death Benefit than what they might otherwise receive



Flexibility to choose from seven different Indexed Strategy Options, including J.P. Morgan Factor FocusSM Index proprietary Indexed Strategy Options



Access to 10% of his money each year (after the first policy year), without incurring a Withdrawal Charge

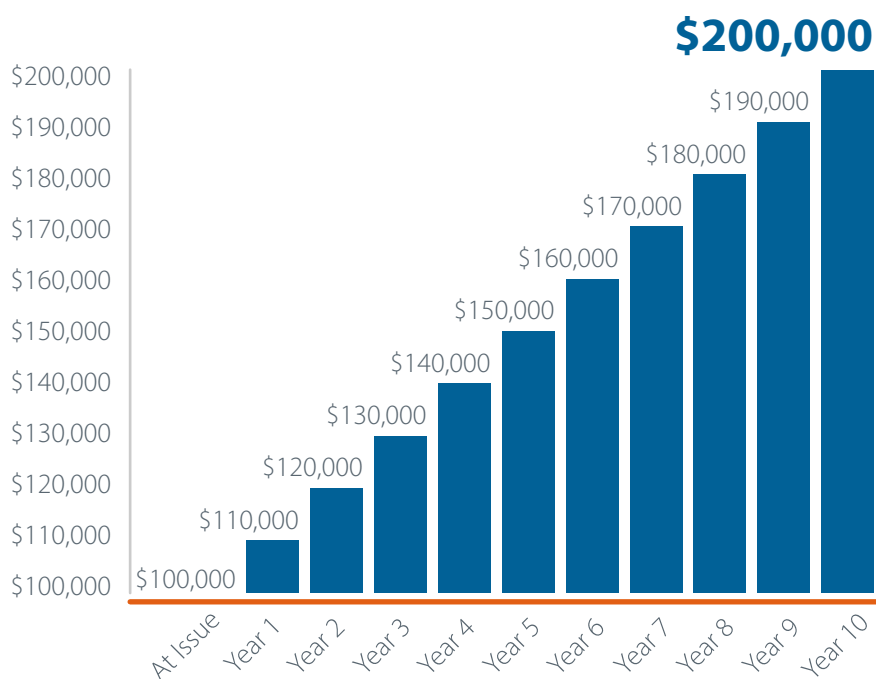
Sam's Decision

- 1 Sam purchases an NWL Capital Solutions FIA for \$100,000 and elects to purchase the optional GMDB Rider
- 2 The GMDB Amount has a guaranteed* growth rate of 10% simple interest every year for 10-years
- 3 At the end of ten years, Sam's GMDB Amount has grown to \$200,000. (This assumes that no withdrawals have been taken and the Rider has not terminated.)
- 4 Should the unexpected happen and Sam pass away, his beneficiary will receive the greater of the GMDB Amount or his Contract Value. (The GMDB Amount will not be greater than the GMDB Amount Percentage Limit multiplied by the Initial Premium minus the sum of any withdrawals from Sam's Account Value.)

Sam's 10 years with the GMDB

At the end of 10 years and without taking out any withdrawals, Sam's GMDB Amount would grow to \$200,000.

With the optional GMDB Rider, Sam can comfortably retire knowing his family will be taken care of should he pass away unexpectedly.



Key facts about the GMDB Rider

GMDB Roll-Up Rate

10% simple interest roll-up rate for issue ages 0–75,
8% for issue ages 76–80

Roll-up period

10 years

Issue age

0–80

Availability

Only available at the time the annuity is issued and it cannot be added later. The GMDB Amount is only available as a Death Benefit, is not available as a Withdrawal of Cash, and is not guaranteed to enhance death benefit.

Amount Percentage Limit

250%

Charge Rate

1.15% annually, multiplied by the GMDB Amount and deducted from the annuity's Account Value

Spousal continuation

Should the Annuitant pass away, the spouse has the option to continue the Policy. In this case, if the GMDB Amount is greater than the Contract Value, the Account Value of the Policy will increase by that excess amount.

Termination

GMDB is terminated upon death of the Annuitant, the Annuity Date or the date the annuity terminates

Withdrawals

Any Withdrawal will reduce the GMDB Amount in the same proportion as the change in the Account Value

Additional details for Sam's financial advisor



Less than 48-hour processing of in-good-order applications with NWL® e-App



Earn up to 7% Commission (7% for issue ages 0–75; 5.5% for issue ages 76–80; 3.75% for issue ages 81–85)

Find out how NWL Capital Solutions and the optional GMDB Rider can help your clients connect today to tomorrow.

(800) 760-3434
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