

		Fixed Interest (1st Year)	S&P® APTP with Cap	S&P® APTP with Par	DJIA® APTP Cap	DJIA® APTP Par	S&P® MARC 5% with Par	J.P. Morgan Factor Focus <sup>SM</sup> Index APTP with Par	J.P. Morgan Factor Focus <sup>SM</sup> Index 2 Yr. APTP with Par
<b>NWL® Capital Solutions</b>	<b>W/MVA</b>								
	High Band	4.00%	10.50%	35.00%	10.25%	35.00%	105.00%	120.00%	160.00%
	Low Band	3.75%	9.90%	32.00%	9.60%	32.00%	96.00%	112.00%	149.00%
	<b>No MVA</b>								
	High Band	3.90%	10.25%	34.00%	9.95%	34.00%	101.00%	116.00%	155.00%
	Low Band	3.65%	9.65%	31.00%	9.35%	31.00%	92.00%	108.00%	145.00%

		Fixed Interest (1st Year)	S&P® APTP with Cap	S&P® MARC 5% with Par	J.P. Morgan Factor Focus <sup>SM</sup> Index APTP with Par	J.P. Morgan Factor Focus <sup>SM</sup> Index 2 Yr. APTP with Par	J.P. Morgan Factor Focus <sup>SM</sup> Index 6 Yr. Strategy with Par
<b>NWL® New Frontiers</b>	<b>6 Year W/MVA</b>						
	High Band	4.00%	10.00%	105.00%	110.00%	150.00%	235.00%
	Low Band	3.75%	9.45%	96.00%	102.00%	139.00%	216.00%
	<b>6 Year No MVA</b>						
	High Band	3.90%	9.75%	101.00%	106.00%	145.00%	227.00%
	Low Band	3.65%	9.20%	92.00%	98.00%	135.00%	208.00%

		Fixed Interest (1st Year)	S&P® APTP with Cap	S&P® APTP with Par	S&P® APTP with Trigger Performance	S&P® Monthly PTP w/Cap	S&P® Monthly Average w/par	Vol Control 1 Yr. Point to Point	Vol Control 2 Yr. Point to Point
<b>NWL® ChoiceOptimizer*</b>	<b>5 Year W/MVA</b>								
	High Band	3.60%	9.60%	27.00%	7.35%	2.10%	59.00%	150.00%	120.00%
	Low Band	3.35%	9.05%	24.00%	7.05%	1.95%	54.00%	140.00%	112.00%
	<b>5 Year No MVA</b>								
	High Band	3.50%	9.35%	26.00%	7.20%	2.05%	57.00%	146.00%	117.00%
	Low Band	3.25%	8.80%	23.00%	6.90%	1.90%	52.00%	136.00%	109.00%
	<b>7 Year W/MVA</b>								
	High Band	4.00%	10.00%	33.00%	7.75%	2.50%	65.00%	160.00%	130.00%
	Low Band	3.75%	9.45%	30.00%	7.45%	2.35%	60.00%	150.00%	122.00%
	<b>7 Year No MVA</b>								
	High Band	3.90%	9.75%	32.00%	7.60%	2.45%	63.00%	156.00%	127.00%
	Low Band	3.65%	9.20%	29.00%	7.35%	2.30%	58.00%	146.00%	119.00%

				Annual Point to Point Low Volatility 5% (Option U)		Monthly Average (Option A)		Monthly Point to Point (Option D)	Annual Point to Point (Option J)
	Fixed Interest Rate	Premium Bonus*	First Year Yield	Participation Rate	Asset Fee Rate	Participation Rate	Asset Fee Rate	Monthly Cap Rate	Annual Cap Rate
<b>NWL® Core Dynamic**</b>	2.10%	–	2.10%	75.00%	0.00%	20.00%	6.00%	1.50%	4.00%
<b>NWL® Pro Dynamic**</b>	2.10%	–	2.10%	75.00%	0.00%	20.00%	6.00%	1.50%	4.00%
<b>NWL® Pro Dynamic (State Variation)**</b>	2.10%	–	2.10%	75.00%	0.00%	20.00%	6.00%	1.50%	4.00%
<b>NWL Ultra Classic®</b>	4.50%	–	4.50%	170.00%	0.00%	100.00%	6.00%	–	8.00%
<b>NWL Ultra Future®</b>	3.60%	9.00%	12.92%	140.00%	0.00%	100.00%	6.00%	–	–
<b>NWL Ultra Future® (Puerto Rico)</b>	3.60%	7.75%	11.62%	140.00%	0.00%	100.00%	6.00%	–	–
<b>NWL Ultra Future® (State Variation)</b>	3.55%	2.00%	5.62%	146.00%	0.00%	100.00%	6.00%	–	–
<b>NWL Ultra Value®</b>	3.55%	2.00%	5.62%	146.00%	0.00%	100.00%	6.00%	–	–

				Annual Point to Point Low Volatility 5% (Option U)		Monthly Average (Option A)	
	Fixed Interest Rate	Premium Bonus***	First Year Yield	Participation Rate	Asset Fee Rate	Participation Rate	Asset Fee Rate
<b>NWL IMPACT 7®</b>	3.90%	5.00%	9.09%	135.00%	0.00%	100.00%	5.00%
<b>NWL® IMPACT   NWL IMPACT 7S®</b>	3.90%	5.00%	9.09%	135.00%	0.00%	100.00%	5.00%
<b>NWL IMPACT 10®</b>	3.35%	7.00%	10.58%	133.00%	0.00%	85.00%	5.10%

Fixed Annuity First Year Rates		Fixed Interest Rate	Additional Interest	First Year Yield
<b>NWL Protector One</b>		1.75%	1.00%	2.75%

Indexed Universal Life Next Index Date	Monthly Average (Option A)			Monthly Point to Point (Option D)	Annual Point to Point (Option J)
	First Year Fixed Interest Rate	Participation Rate	Asset Fee Rate	Monthly Cap Rate	Annual Cap Rate
<b>NWL Lifetime Returns Select® NWL® Lifetime Returns Solutions</b>	5.00%	96.00%	-	4.50%	12.00%

The S&P 500® Index is a product of S&P Dow Jones Indices LLC or its affiliates (“SPDJI”) and has been licensed for use by National Western Life Insurance Company (NWL®). S&P®, S&P 500®, US 500, The 500, iBoxx®, iTraxx® and CDX® are trademarks of S&P Global, Inc. or its affiliates (“S&P”); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC (“Dow Jones”). NWL Products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500® Index.

The J.P. Morgan Factor Focus<sup>SM</sup> Index (“Index”) has been licensed to National Western Life Insurance Company (the “Licensee”) for the Licensee’s benefit. Neither the Licensee nor NWL Products (the “Annuity Product”) are sponsored, operated, endorsed, recommended, sold or promoted by J.P. Morgan Securities LLC (“JPMS”) or any of its affiliates (together and individually, “J.P. Morgan”). J.P. Morgan makes no representation and gives no warranty, express or implied, to purchasers of the Annuity Product nor does J.P. Morgan have any liability for any errors, omissions or interruptions of the J.P. Morgan Index. Such persons should seek appropriate professional advice before making an investment or purchasing insurance. The Index has been designed and is compiled, calculated, maintained and sponsored by J.P. Morgan without regard to the Licensee, the Annuity Product or any policyholder. J.P. Morgan is under no obligation to continue compiling, calculating, maintaining or sponsoring the Index. J.P. Morgan may independently issue or sponsor other indices or products that are similar to and may compete with the Index and the Annuity Product. J.P. Morgan may transact in assets referenced in the Index (or in financial instruments such as derivatives that reference those assets). These activities could have a positive or negative effect on the value of the Index and the Annuity Product.

\*For policies issued within 30 days of the application received date: Rates in effect on the application received date will apply for the 1st Index Date unless the rates for elected interest options on the policy issue date are all equal or higher than those on the application received date. In this instance, the higher rates in effect on the policy issue date will apply. For policies issued more than 30 days after the application received date: Rates in effect at the time of issue will apply. \*\*Dynamic Series available to limited distribution group.\*\*\*Premium Bonuses on NWL Impact 7®, NWL Impact 7S® and NWL Impact 10® are subject to a vesting schedule. Purple color indicates updated rates/information.

**For Agent Use Only - This document has not been approved under the advertising laws of your state for dissemination to individual purchasers.** Products not available in all states. Rates subject to change without notice. First Year Yield shown is for Initial Premium and Vested Premium Bonus (where applicable) assuming base rate does not change. If the policy is issued within 60 days of the application received date, then the index parameters used for the first Index Date after issue will be the greater of the rates in effect on the date the application was received or the rates in effect on the date the policy is issued. Policies issued more than 60 days after the application received date will use parameters in effect at the time of issue. For applicable fixed annuities, the First Year Rate only applies to the initial premium. Option J on NWL® Pro Dynamic and NWL Ultra Classic® are subject to an annual charge of 0.50% of the Account Value. **Purple color indicates updated rates/information.**