

FIXED ANNUITY RATES

The following rates are effective for applications received at National Western Life on or after the effective date.

PLAN	1 st Year Rate ⁵	1 st Year Additional	1 st Year Yield ¹
NWL Income Protector® 01-1172-16***	1.95%*	0.50%	2.45%*
NWL Protector One® 01-1129-11	2.20%*	1.00%	3.20%*
NWL Accumulator Five® 01-1131-11	2.20%*	5.00%	7.20%*
NWL Prevail Seven® 01-1132-11	2.20%*	7.00%	9.20%*

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PLAN	1 st Year Rate	1 st Year Premium Bonus	1 st Year Yield ¹
NWL Benefit Assurance® 01-1138	1.65%*	5.00%	6.73%*
NWL Future Assurance® 01-1139	1.65%*	10.00%	11.81%*
NWL Future Assurance®** 01-1139-04-WA	1.70%*	2.00%	3.73%*
NWL® Value Assurance 01-1142-06	1.70%*	2.00%	3.73%*

INDEXED ANNUITY RATES

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PLAN	1 st Year Fixed Interest Rate ² (Option B)	1 st Year Premium Bonus	1 st Year Yield ¹	1 st Year Participation Rate (Option A) ⁵	1 st Year Asset Fee Rate (Option K) ⁵	1 st Year Asset Fee Rate (Option A) ⁵	1 st Year Asset Fee Rate (Option K) ⁵	1 st Year Monthly Cap Rate (Option D) ⁵	1 st Year Annual Cap Rate (Option J) ^{5,6}
NWL Global Lookback® 01-1144	2.40%*	-	2.40%*	80.00%*	55.00%*	0.00%	0.00%	1.75%*	-
NWL IMPACT 7® 01-1160-10	2.40%*	5.00% ³	7.52% ⁴	80.00%*	55.00%*	0.00%	0.00%	1.75%*	-
NWL IMPACT 7S® 01-1161-10	2.40%*	5.00% ³	7.52% ⁴	80.00%*	55.00%*	0.00%	0.00%	1.75%*	-
NWL IMPACT 10® 01-1162-10	2.10%*	7.00% ³	9.24% ⁴	65.00%*	50.00%*	0.00%	0.10%	1.50%	-

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NWL Ultra Classic® 01-1135	3.05%*	-	3.05%*	95.00%*	0.00%	1.75%*	6.75%*
NWL Ultra Benefit® 01-1136	1.65%*	5.00%	6.73%*	55.00%*	0.15%*	-	-
NWL Ultra Future® 01-1137	2.15%*	9.00%	11.34%*	70.00%*	0.05%*	1.50%	-
NWL Ultra Future® 01-1170 (PR)	2.15%*	7.75%	10.06%*	70.00%*	0.05%*	1.50%	-
NWL Ultra Future®** 01-1137-04-WA	2.10%*	2.00%	4.14%*	70.00%*	0.00%	1.50%*	-
NWL® Ultra Value 01-1141-06	2.10%*	2.00%	4.14%*	70.00%*	0.00%	1.50%*	-

LIFE RATES

The following rates are effective for applications dated on or after the effective date.

PLAN	Current Interest Rate	Next Index Date Participation Rate (Option A) ⁵	Next Index Date Monthly Cap Rate (Option D) ⁵	Next Index Date Annual Cap Rate (Option J) ⁵
NWL Lifetime Returns Select® / Solutions ICC15 01-1143-15	3.25%*	155.00%*	3.50%*	10.75%
NWL Lifetime Returns Plus® 01-1140-08	3.05%*	135.00%*	3.00%*	8.75%
NWL® SafeGuard Select ICC15 01-1171-15	2.95%*	-	-	-
NWL Life 100® 01-1121-08				
Face Amount \$100,000 +	3.00%*			
Face Amount \$25,000 to \$99,999	3.00%	-	-	-

Products not available in all states. Rates subject to change without notice.

1. First Year Yield shown is for Initial Premium assuming base rate does not change.
2. Interest Rate for additional premiums submitted during the first year which are not indexed under the terms of the contract.
3. Only available pursuant to the 10-year Bonus Vesting Schedule described in the policy and disclosure material.
4. The 1st year yield includes the 1st year premium bonus, which is only available pursuant to the 10-year Bonus Vesting Schedule described in the policy and disclosure material.
5. If the policy is issued within 60 days of the application received date, then the 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 1st Year Rate only applies to the initial premium.
6. Subject to an annual charge of 0.50% of account value.

- Option A:** Annual Reset with Monthly Average
- Option B:** Fixed Interest
- Option D:** Annual Reset with Monthly Cap
- Option J:** Annual Point to Point
- Option K:** Annual Reset with Monthly Average

*Change since last update. **Effective for WA, DE, IL, IN, MN, MA, NJ, UT & PA only. ***Effective as of 2/17/2017