

NWL Lifetime Returns Select and NWL Lifetime Returns Solutions policies with the following Index Anniversary dates were credited with the rate of interest shown below in the corresponding columns to the right. See your policy or the Consumer Brochure for a complete description of the options listed below.

Index Date	Index Anniversary Date	Participation Rate (Option A)	Credited Rate (Option A)	Cap Rate (Option D)	Credited Rate (Option D)	Cap Rate (Option J)	Credited Rate (Option J)
10/10/2023	10/10/2024	30.00%	5.54%	1.75%	12.09%	4.25%	4.25%
10/10/2023*	10/10/2024	30.00%	5.54%	3.00%	20.49%	8.00%	8.00%
10/10/2023**	10/10/2024	30.00%	3.61%	3.00%	18.08%	9.00%	9.00%
10/10/2023***	10/10/2024	96.00%	17.74%	4.50%	27.16%	12.00%	12.00%
07/10/2023	07/10/2024	30.00%	3.23%	1.75%	12.59%	4.25%	4.25%
07/10/2023*	07/10/2024	30.00%	3.23%	3.00%	18.66%	8.00%	8.00%
07/10/2023**	07/10/2024	30.00%	3.61%	3.00%	18.08%	9.00%	9.00%
07/10/2023***	07/10/2024	96.00%	10.34%	4.50%	23.83%	12.00%	12.00%
04/10/2023	04/10/2024	30.00%	3.61%	1.75%	12.08%	4.25%	4.25%
04/10/2023*	04/10/2024	30.00%	3.61%	3.00%	18.08%	8.00%	8.00%
04/10/2023**	04/10/2024	30.00%	3.61%	3.00%	18.08%	9.00%	9.00%
04/10/2023***	04/10/2024	96.00%	11.56%	4.50%	22.65%	12.00%	12.00%
01/10/2023	01/10/2024	30.00%	3.17%	1.75%	5.76%	4.25%	4.25%
01/10/2023*	01/10/2024	30.00%	3.17%	3.00%	12.83%	8.00%	8.00%
01/10/2023**	01/10/2024	30.00%	3.17%	3.00%	12.83%	9.00%	9.00%
10/10/2022	10/10/2023	30.00%	4.59%	1.75%	1.26%	4.25%	4.25%
10/10/2022*	10/10/2023	30.00%	4.59%	3.00%	7.08%	8.00%	8.00%
10/10/2022**	10/10/2023	30.00%	4.59%	3.00%	7.08%	9.00%	9.00%
07/10/2022	07/10/2023	30.00%	1.19%	1.75%	0.00%	4.25%	4.25%
07/10/2022*	07/10/2023	30.00%	1.19%	3.00%	0.00%	8.00%	8.00%
07/10/2022**	07/10/2023	30.00%	1.19%	3.00%	0.00%	9.00%	9.00%
04/10/2022	04/10/2023	30.00%	0.00%	1.75%	0.00%	4.25%	0.00%
04/10/2022*	04/10/2023	30.00%	0.00%	3.00%	0.00%	8.00%	0.00%
04/10/2022**	04/10/2023	30.00%	0.00%	3.00%	0.00%	9.00%	0.00%
01/10/2022	01/10/2023	30.00%	0.00%	1.75%	0.00%	4.25%	0.00%
01/10/2022*	01/10/2023	30.00%	0.00%	3.00%	0.00%	8.00%	0.00%
01/10/2022**	01/10/2023	30.00%	0.00%	3.00%	0.00%	9.00%	0.00%
10/10/2021**	10/10/2022	30.00%	0.00%	3.00%	0.00%	9.00%	0.00%
10/10/2021*	10/10/2022	30.00%	0.00%	3.00%	0.00%	8.00%	0.00%
10/10/2021	10/10/2022	30.00%	0.00%	1.75%	0.00%	4.25%	0.00%
07/10/2021**	07/10/2022	30.00%	0.00%	3.50%	0.00%	10.00%	0.00%
07/10/2021*	07/10/2022	30.00%	0.00%	3.75%	0.00%	9.00%	0.00%
07/10/2021	07/10/2022	30.00%	0.00%	2.00%	0.00%	5.00%	0.00%
04/10/2021**	04/10/2022	25.00%	1.93%	3.50%	4.78%	10.00%	8.71%
04/10/2021*	04/10/2022	25.00%	1.93%	3.75%	5.28%	9.00%	8.71%
04/10/2021	04/10/2022	25.00%	1.93%	2.00%	0.70%	5.00%	5.00%
01/10/2021**	01/10/2022	25.00%	3.35%	3.50%	15.72%	10.00%	10.00%
01/10/2021*	01/10/2022	25.00%	3.35%	3.75%	16.22%	9.00%	9.00%
01/10/2021	01/10/2022	25.00%	3.35%	2.00%	11.41%	5.00%	5.00%
10/10/2020**	10/10/2021	25.00%	4.39%	3.50%	20.63%	10.00%	10.00%
10/10/2020*	10/10/2021	25.00%	4.39%	3.75%	21.13%	9.00%	9.00%
10/10/2020	10/10/2021	25.00%	4.39%	2.00%	14.86%	5.00%	5.00%

\* History applies to Policy Form ICC15 01-1143-15. \*\* History applies to Policy Form ICC19 01-1189-19. \*\*\* History applies to Policy Form ICC19 01-1189-19 for policies issued after January 15, 2023.

**Past Performance is NO INDICATION of Future Performance.  
(Consumer use of this form is permitted only with the Consumer Brochure).**

NWL Lifetime Returns Select, (01-1143-07, ICC15 01-1143-15, ICC19-01-1189-19, and state variations), NWL Lifetime Returns Solutions (01-1143-07, ICC15 01-1143-15, ICC19 01-1189-19, and state variations) are universal life insurance policies with equity index options issued by National Western Life Insurance Company, Austin, Texas. Certain limitations and exclusions may apply, not available in all states.

Ask your agent for current rates and renewal rates.

The Renewal Participation and Monthly Index Cap Rates are declared by us on each Index Date and are guaranteed for the twelve-month period ending on the corresponding Index Anniversary.

While the values of the policy may be affected by an external index, the policy does not directly participate in any stock or equity investments.