



HERE TODAY. HERE TOMORROW.

*Experience*

**NWL®**



DM-1415  
(Rev.9.24)

NWLADVISOR.COM

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## NWL is part of Prosperity Life Group



As a Prosperity Life Group company, NWL is part of a larger group empowering more than one million customers.”

# About Us

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**NWL® offers innovative annuity and life insurance products designed to meet your clients' unique income and legacy planning goals.**

## **Protecting what matters most through innovation and insight**

Founded in 1956, NWL® is focused on offering an innovative portfolio of annuity and life insurance products designed to meet your clients' unique income and legacy planning goals.

We utilize prudent investment philosophies, foster strong relationships with our agents, and empower our team to deliver exceptional service.

This is done to help provide your clients with the security and peace of mind that their income and legacy planning goals can be met today and for many years to come.

# Our people shape the future



At NWL, every decision we make is based on honoring our promise to do our best today so that we can protect income and legacy planning tomorrow.

We constantly monitor industry trends and adapt accordingly through the development of competitive annuity and life insurance products that address market conditions and changing customer needs.

Working with our distribution partners, we are able to meet the needs of their clients, and help prepare them for a financially sound future.

## Our more than 60-year history

**1956**



NWL is founded

NWL entered  
Universal Life Market



**1983**

**1997**



NWL introduced its first  
indexed annuity

NWL became part of  
Prosperity Life Group



**July 2024**

# Our Independent Ratings

Over the years, independent rating agencies have consistently recognized our financial strength and stability.

We currently hold the following independent ratings:

**A-**

**Excellent**

A.M. Best Company Inc.

**A-**

**Strong**

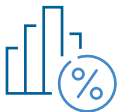
Standard & Poor's

A.M. Best's ratings are based on specific factors related to the overall performance of an insurance company. An A.M. Best rating is indicative of the Company's financial strength, operating performance, and ability to meet its obligations to policyholders. Ratings range from A++ (superior) to F (in liquidation). The "A" rating identifies companies which have, on average, demonstrated excellent financial strength, operating performance, and market profile when compared to the industry standards established by A.M. Best. In the opinion of A.M. Best, an "A" - rated company has a strong ability to meet their ongoing obligations to policyholders.

Standard & Poor's ratings are an opinion of the financial security characteristics of an insurance organization with respect to its ability to pay out its insurance policies and contracts in accordance with their terms. Ratings range from "AAA" (extremely strong), to "CC" (extremely weak), and "R" (regulatory action regarding solvency).



# Our Products



## Annuities

Annuities are a long-term insurance product designed to provide income for life. This is a contract between a client and the insurer.

NWL offers three different types of annuities:

- **Traditional fixed annuities** are contracts that promise to pay buyer's a guaranteed interest rate on their contribution
- **Fixed indexed annuities** pay interest rates that are based on a formula linked in part to an index
- **Single premium immediate payment annuities** pay the owner of the contract income beginning immediately after issue



## Life Insurance

Life insurance offers your clients protection for a lifetime and allows them to take care of those that mean the most.

NWL offers the following type of life insurance:

- **Fixed Indexed Universal Life Insurance** is a form of permanent life insurance. The product offers single, five, and ten pay premium schedules and credit interest using interest rates that are based on a formula linked in part to an index.





## Culturally Diverse Markets

NWL offers life insurance and annuity products for U.S. citizens with annuities available to certain qualified non-residents such as visa holders, expats, business investors, and travelers in the U.S.

Our dedicated multilingual team is happy to guide you and your client through the policy process, from application to policy service.



**We are committed to providing an innovative portfolio of annuities and life insurance products to you and your clients today and many years to come.”**

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NWL® is an Arizona corporation with executive offices in Austin, Texas. The Company offers a full line of life insurance and annuity products in 49 states and the District of Columbia. Visit our website [www.nationalwesternlife.com](http://www.nationalwesternlife.com) for all current financial information.

Since its start in 1956, NWL has emphasized financial strength for the protection of its policyholders.

As a legal reserve insurance company, NWL must set aside a portion of its assets equal to reserves required by law. Annually, a financial statement is filed with each state's insurance department. These departments have authority to verify that the appropriate reserves are maintained.

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

NWL is the marketing name for National Western Life Insurance Company. Life insurance and annuities are issued by National Western Life Insurance Company, Austin, TX.

Prosperity Life Group<sup>SM</sup> is a marketing name for Prosperity Group Holdings, LP, and certain of its subsidiaries, including National Western Life Insurance Company. For more information, go to [www.prosperitylife.com](http://www.prosperitylife.com)



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