

Welcome to National Western Life





“

We want to be the annuity and life insurance company you trust to provide financial peace of mind today and carry forward your legacy tomorrow.”

About Us

Here today. Here tomorrow.

National Western Life provides high quality insurance products that meet the financial security needs of well-defined market segments.

Protecting what matters most to you

For over 60 years, NWL has offered an unprecedented level of service when it comes to protecting the legacies of countless families, some of them even our own.

For us, life insurance and annuities aren't just plans—they're essential added security to protect what matters most to you because they matter most to us.

Leading with insight and innovation

At NWL, our team is driven by a shared vision—we want to be the annuity and life insurance company you trust to provide financial peace of mind today and carry forward your legacy tomorrow.

We strive to offer innovative annuity and life insurance products that further progress legacy planning. We do this by ensuring financial strength through judicious investment philosophies, fostering strong distribution relationships, and empowering people to deliver exceptional service to policyholders and financial professionals.



Our people shape the future



At NWL, we are fully committed to protecting legacies. Whether they belong to our policyholders or our own families, every decision we make is based on honoring our promise to do our best today so that we can protect legacies tomorrow.

We constantly monitor industry trends and adapt accordingly through the development of competitive 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.

1956



NWL® is founded

Robert L. Moody named
Chairman of The Board



1971

1976



NWL® acquires building in
Austin, TX, that becomes
corporate office for 40 years

NWL® enters Universal
Life Market



1983

1985



NWL® publicly traded
shares included on
NASDAQ

Our Ratings

Dedication pays off and our ratings prove the unprecedented level of service we offer in protecting legacies today and tomorrow.

Independent rating agencies have consistently recognized our financial strength throughout the years. NWL currently holds the following ratings:

A **Excellent**
A.M. Best Company Inc.

A- **Strong**
Standard & Poor's

NWL® introduces its first Indexed Annuity



1997

2015



Ross Moody named CEO and Chairman of the Board. Kitty Kennedy Nelson named COO

NWL® acquires building that becomes new corporate office



2017

2020



Rey Perez named President and Chief Operating Officer

Our Products

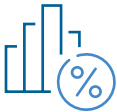


Life Insurance

Life insurance can protect families should something unexpected happen and can offer benefits that could help pay off debts, help fund college, or provide cash when it's needed 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.



Annuities

As a long-term insurance product designed to provide income for life, an annuity 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.



Culturally Diverse Markets

At NWL, we offer 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.



Life insurance and annuities aren't just plans—they're essential additions to protect what matters most to you because they matter most to us."

HERE TODAY. HERE TOMORROW.

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