

## Minimum Guaranteed Interest Rate\*

on NWL® Blue Chip, NWL® Capital Solutions, NWL® ChoiceOptimizer, NWL® Core Dynamic, NWL Impact 7®, NWL Impact 7S®, NWL Impact 10®, NWL® New Frontiers, NWL® Pro Dynamic, NWL Protector One®, NWL Ultra Classic®, NWL® Ultra Future, and NWL® Ultra Value

Policy Date in Calendar Month	Rate
October 2024 – December 2024	3.00%
July 2024 – September 2024	3.00%
April 2024 – June 2024	3.00%
January 2024 – March 2024	3.00%
October 2023 – December 2023	2.65%
July 2023 – September 2023	2.45%
April 2023 – June 2023	2.65%
January 2023 – March 2023	2.25%
October 2022 – December 2022	1.55%
October 2019 – September 2022	1.00%
July 2019 – September 2019	1.20%
April 2019 – June 2019	1.50%
January 2019 – March 2019	1.60%
October 2018 – December 2018	1.50%
July 2018 – September 2018	1.30%
October 2010 – June 2018	1.00%

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\*The Minimum Guaranteed Interest Rate is set for new policies each calendar quarter. It is the average of the five-year Constant Maturity Treasury Rate minus 1.25% for the six-month period ending 1 month prior to the beginning of the current calendar quarter, rounded to the nearest 1/20th of 1.00%. It is never less than 1.00% and never more than 3.00%. The Minimum Guaranteed Interest Rate is guaranteed for the Contract Term. At the end of the Contract Term, the Minimum Guaranteed Interest Rate will be re-determined.

Not FDIC or NCUA insured / May lose value / Not bank or CU guaranteed / Not a deposit / Not insured by any federal agency

Products NWL® BlueChip (form ICC20 01-1190-20 and associated forms ICC20 01-1190(5SC)-20, 01-1190-20 and associated forms 01-1190(5SC)-20, 01-1191-20 and associated forms 01-1191(5SC)-20, and state variations), NWL® Capital Solutions (Base policy forms ICC20 01-1190-20 and associated form ICC20 01-1190(10SC)-20, 01-1190-20 and associated forms 01-1190(10SC)-20, 01-1191-20 and associated forms 01-1191(9SC)-20 and associated state variations), NWL® ChoiceOptimizer (Base policy form ICC20 01-1190-20 and associated forms ICC20 Base policy form ICC20 01-1190-20 and associated forms ICC20 01-1190(5SC)-20 and ICC20 01-1190(7SC)-20. Base policy form 01-1190-20 and associated forms 01-1190(5SC)-20, 01-1190(7SC)-20, and state variations), NWL® Core Dynamic (Policy Form ICC17 01-1178-17, 01-1183-17, and state variations. Idaho Policy Product Form ICC17 01-1178-17. Policy Form 01-1178-17-CA), NWL Impact 7® (Policy Form 01-1160-10 and state variations), NWL Impact 7S® (Policy Form ICC10 01-1161-10 and state variations), NWL Impact 10® (01-1162-10 and state variations), NWL® New Frontiers (Base policy forms ICC20 01-1190-20, 01-1190-20, 01-1191-20 and associated state variations), NWL® Pro Dynamic (Policy Forms 01-1179-17 and state variations. Policy form 01-1180-17-CA), NWL® Protector One (Policy Form 01-1129-11 and State Variations. Policy Form 01-1129-11-FL), NWL Ultra Classic® (Policy Form 01-1135-04 and state variations. Policy Form 01-1135-04-CA), NWL® Ultra Future (Policy Form 01-1137-04 and state variations. Policy Form 01-1137-04-CA), and NWL® Ultra Value (Policy Form 01-1141-06, 01-1141-13-FL, and state variations, Idaho Policy Product Form 01-1141-06, Policy Form 01-1141-06-CA Rev.11.22) are all issued by National Western Life Insurance Company®, Austin, TX. See policy for details. Features and availability of product and features may vary by state. Certain limitations and exclusions may apply. Please see policy for complete details and requirements.

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