

## 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
July 2025 – September 2025	2.90%
April 2025 – June 2025	2.85%
January 2025 – March 2025	2.70%
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%

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

\*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.

Prosperity Life Group is a marketing name for Prosperity Group Holdings, LP, and its subsidiaries, including National Western Life Insurance Company

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