

Bulletin No.: AB-10-12

Effective Date: See Below

Release Date: June 1, 2010

RATE CHANGE ANNOUNCEMENT

FIXED ANNUITY RATES			
The following rates are effective for applications received at National Western Life on or after the effective date.			
EFFECTIVE DATE FOR FIXED ANNUITIES – June 7, 2010			
Plan	1st Year Rate	1st Year Premium Bonus*	1st Year Yield
01-1138 NWL® Benefit Assurance	1.85%	5.00%	6.94%
01-1139 NWL Future Assurance®	1.85%	10.00%	12.03%
01-1139-04-WA NWL Future Assurance®	1.90%	2.00%	3.93%
01-1142-06 NWL® Value Assurance	1.90%	2.00%	3.93%
01-1114CA Confidence Flex 85® (Excluding FL)	3.00%*	8.00%	11.24%*
01-1114CA-02-FL Confidence Flex 85®	2.90%	8.00%	11.13%
01-1114CB Confidence Flex 45®	3.10%	4.00%	7.22%
Plan	1st Year Base Rate	1st Year Additional Interest*	1st Year Yield
01-1129 NWL® Protector One	2.85%	1.00%	3.85%
01-1131 NWL® Accumulator Five	2.85%	5.00%	7.85%
01-1132 NWL® Prevail Seven	2.85%	7.00%	9.85%

INDEXED ANNUITY RATES						
The following rates are effective for applications received at National Western Life on or after the effective date and for policies renewing on or after effective date.						
EFFECTIVE DATE FOR INDEXED ANNUITIES – July 1, 2010						
PLAN	1 st Year Interest Rate	1 st Year Premium Bonus*	1 st Year Yield	1 st Year Asset Fee Rate (Option A)*	1 st Year Participation Rate (Option A)*	1 st Year Cap Rate (Option D)*
01-1135 NWL Ultra Classic®	3.25%	-	3.25%	0.25%	75.00%	2.75%
01-1136 NWL Ultra Benefit®	1.85%	5.00%	6.94%	0.75%	65.00%	1.60%
01-1137 NWL Ultra Future® (Excluding WA, DE, MA, MN, IL, IN, NJ, UT & PA)	2.90%	10.00%	13.19%	0.25%	75.00%	2.75%
01-1137-04-WA NWL Ultra Future® (WA, DE, MA, MN, IL, IN, NJ, UT & PA only)	3.30%	2.00%	5.36%	0.25%	75.00%	2.65%
01-1141-06 NWL® Ultra Value	3.30%	2.00%	5.36%	0.25%	75.00%	2.65%
01-1117 Confidence Index 2000	2.75%*	-	2.75%*	1.75%	75.00%	-
01-1117XF Confidence Index 2000 FL	2.30%	-	2.30%	1.75%	75.00%	-
01-1126 NWL® Liberty Classic	2.25%	-	2.25%	0.75%	75.00%	1.60%
01-1127 NWL® Liberty Challenge	2.25%	2.00%	4.29%	0.75%	75.00%	1.60%
01-1128 NWL® Liberty Champion	2.25%	5.00%	7.36%	0.75%	75.00%	1.60%

EFFECTIVE DATE FOR INDEXED ANNUITIES – July 1, 2010									
PLAN	1 st Year Interest Rate	1 st Year Premium Bonus*	1 st Year Yield	1 st Year Asset Fee Rate*		1 st Year Participation Rate*		1 st Year Cap Rate*	1 st Year Annual Cap Rate
				Option A	Option K	Option A	Option K	Option D	Option J
01-1144 NWL® Global Lookback	3.20%	-	3.20%	1.50%	1.50%	85.00%	60.00%	2.75%	6.40%

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