



An update from our **CEO** on **COVID-19**

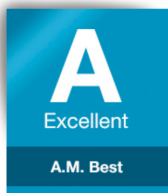
NWL. Here Today. Here Tomorrow.

The world is currently experiencing challenges never seen before, and it is during these trying times you want your insurance products to perform as expected. The financial stability of any organization you place your trust in is paramount, and at NWL we take this very seriously. We want you to know that we are here to deliver on the policies you have with our company. Your financial well-being is our top priority.

Our high quality investment philosophy supports our financial strength

I want to assure you that NWL is financially strong, well-capitalized and prepared for whatever comes our way. NWL places emphasis on a strong capital position and conservative investments that provide liquidity and cash flow stability to support our business operations during these times.

NWL enjoys distinguished financial ratings which demonstrates we are providing peace of mind to our policyholders. Our financial stability continues to be measured by independent rating agencies.



We are here to serve you

We have moved very quickly to get a majority of our staff setup to work remotely. Our employees and their family's safety is the critical component to making sure we can operate within our normal business hours to support your needs. We are working harder than ever to provide flexibility to serve our customers - we are open normal business hours to continue to support your needs.

Our perspective

Throughout the next weeks, things will continue to evolve and change. NWL is committed to keeping the health and safety of our employees and communities in mind while being well positioned to deliver on our commitments to our policyholders.

Sincerely,



Ross Moody
CEO, National Western Life Insurance Company