

## **Indexed Annuity First Year Rates**

		Fixed Interest (1st Year)	Annual Point to Point with Cap Rate	Annual Point to Point with Par Rate	Annual Point to Point with Trigger	Monthly Average with Par Rate	Monthly Cap Rate	Vol Control 1 Yr. Point to Point	Vol Control 2 Yr. Point to Point
NWL® ChoiceOptimizer*	5 Year W/MVA								
	High Band	1.30%	4.00%	20.00%	3.00%	35.00%	1.75%	80.00%	70.00%
	Low Band	1.10%	3.50%	15.00%	2.50%	30.00%	1.50%	70.00%	60.00%
	5 Year No MVA								
	High Band	1.20%	3.75%	20.00%	2.75%	35.00%	1.50%	75.00%	70.00%
	Low Band	1.00%	3.25%	15.00%	2.50%	30.00%	1.50%	70.00%	60.00%
	7 Year W/MVA								
	High Band	1.40%	4.25%	25.00%	3.25%	40.00%	1.75%	90.00%	75.00%
	Low Band	1.30%	3.75%	20.00%	3.00%	35.00%	1.50%	80.00%	70.00%
	7 Year No MVA								
	High Band	1.40%	4.00%	25.00%	3.00%	35.00%	1.75%	85.00%	75.00%
	Low Band	1.20%	3.50%	20.00%	2.75%	30.00%	1.50%	75.00%	70.00%
				Annual Point to Point  Low Volatility 5%  (Option U)		Monthly Average (Option A)			
				Low Vola	ntility 5%			Monthly Point to Point (Option D)	Annual Point to Point (Option J)
	Fixed Interest Rate	Premium Bonus*	First Year Yield	Low Vola	ntility 5%			Point to Point	Point to Point
NWL® Core Dynamic**			First Year Yield 2.10%	<b>Low Vola</b> (Option Participation	on U)	(Option	on A)	Point to Point (Option D)  Monthly Cap	Point to Point (Option J)
NWL® Core Dynamic**  NWL® Pro Dynamic**	Rate	Bonus*		Low Vola (Option Participation Rate	on U)  Asset Fee Rate	(Option Participation Rate	on A)  Asset Fee Rate	Point to Point (Option D)  Monthly Cap Rate	Point to Point (Option J) Annual Cap Rate
·	Rate 2.10%	Bonus* —	2.10%	Low Vola (Option Participation Rate 75.00%	Asset Fee Rate  0.00%	Participation Rate 20.00%	Asset Fee Rate 6.00%	Point to Point (Option D)  Monthly Cap Rate  1.50%	Point to Point (Option J)  Annual Cap Rate  4.00%
NWL® Pro Dynamic**	Rate 2.10% 2.10%	Bonus* — —	2.10%	Participation Rate 75.00%	Asset Fee Rate  0.00%  0.00%	Participation Rate 20.00%	Asset Fee Rate 6.00% 6.00%	Point to Point (Option D)  Monthly Cap Rate  1.50%  1.50%	Point to Point (Option J)  Annual Cap Rate  4.00%  4.00%
NWL® Pro Dynamic**  NWL® Pro Dynamic (State Variation)**	Rate 2.10% 2.10% 2.10%	Bonus*	2.10% 2.10% 2.10%	Participation Rate 75.00% 75.00%	Asset Fee Rate 0.00% 0.00%	Participation Rate 20.00% 20.00%	Asset Fee Rate 6.00% 6.00% 6.00%	Point to Point (Option D)  Monthly Cap Rate  1.50%  1.50%	Point to Point (Option J)  Annual Cap Rate  4.00%  4.00%  4.00%
NWL® Pro Dynamic**  NWL® Pro Dynamic (State Variation)**  NWL Ultra Classic®	2.10% 2.10% 2.10% 2.50%	Bonus*	2.10% 2.10% 2.10% 2.50%	Low Vola (Option Participation Rate 75.00% 75.00% 75.00%	Asset Fee Rate  0.00%  0.00%  0.00%  0.00%	Participation Rate 20.00% 20.00% 20.00% 50.00%	Asset Fee Rate 6.00% 6.00% 6.00% 6.00%	Point to Point (Option D)  Monthly Cap Rate  1.50%  1.50%  -	Point to Point (Option J)  Annual Cap Rate  4.00%  4.00%  4.00%  5.50%
NWL® Pro Dynamic**  NWL® Pro Dynamic (State Variation)**  NWL Ultra Classic®  NWL Ultra Future®	Rate 2.10% 2.10% 2.10% 2.50% 1.65%	Bonus*  9.00%	2.10% 2.10% 2.10% 2.50% 10.79%	Low Vola (Option Participation Rate 75.00% 75.00% 105.00% 75.00%	Asset Fee Rate  0.00%  0.00%  0.00%  0.00%  0.00%	Participation Rate 20.00% 20.00% 20.00% 50.00%	Asset Fee Rate 6.00% 6.00% 6.00% 6.00% 6.00%	Point to Point (Option D)  Monthly Cap Rate  1.50%  1.50%	Point to Point (Option J)  Annual Cap Rate  4.00%  4.00%  4.00%  5.50%  —
NWL® Pro Dynamic**  NWL® Pro Dynamic (State Variation)**  NWL Ultra Classic®  NWL Ultra Future®  NWL Ultra Future® (Puerto Rico)	Rate 2.10% 2.10% 2.10% 2.50% 1.65%	Bonus*  9.00% 7.75%	2.10% 2.10% 2.10% 2.50% 10.79% 9.52%	Low Vola (Option Participation Rate 75.00% 75.00% 105.00% 75.00% 75.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Participation Rate 20.00% 20.00% 20.00% 50.00% 50.00%	Asset Fee Rate 6.00% 6.00% 6.00% 6.00% 6.00% 6.00%	Point to Point (Option D)  Monthly Cap Rate  1.50%  1.50%	Point to Point (Option J)  Annual Cap Rate  4.00%  4.00%  5.50%  — —
NWL® Pro Dynamic**  NWL® Pro Dynamic (State Variation)**  NWL Ultra Classic®  NWL Ultra Future®  NWL Ultra Future® (Puerto Rico)  NWL Ultra Future® (State Variation)	Rate 2.10% 2.10% 2.10% 2.50% 1.65% 1.65%	Bonus*  9.00% 7.75% 2.00%	2.10% 2.10% 2.10% 2.50% 10.79% 9.52% 3.68%	Low Vola (Option Participation Rate 75.00% 75.00% 105.00% 75.00% 75.00% 70.00%	Asset Fee Rate  0.00%  0.00%  0.00%  0.00%  0.00%  0.00%  0.00%  0.00%  to Point stility 5%	Participation Rate 20.00% 20.00% 20.00% 50.00% 50.00% 50.00%	Asset Fee Rate 6.00% 6.00% 6.00% 6.00% 6.00% 6.00% 6.00% Average	Point to Point (Option D)  Monthly Cap Rate  1.50%  1.50%	Point to Point (Option J)  Annual Cap Rate  4.00%  4.00%  4.00%  5.50%  — — — —
NWL® Pro Dynamic**  NWL® Pro Dynamic (State Variation)**  NWL Ultra Classic®  NWL Ultra Future®  NWL Ultra Future® (Puerto Rico)  NWL Ultra Future® (State Variation)	Rate 2.10% 2.10% 2.10% 2.50% 1.65% 1.65%	Bonus*  9.00% 7.75% 2.00%	2.10% 2.10% 2.10% 2.50% 10.79% 9.52% 3.68%	Low Vola (Option (Option)  Participation Rate  75.00%  75.00%  75.00%  75.00%  75.00%  75.00%  70.00%  Annual Point Low Vola (Option)  Annual Point (Option)  Annual Point (Option)  Low Vola (Option)  Annual Point (Option)  Low Vola (Option)  Participation (Option)  Rate  75.00%	Asset Fee Rate  0.00%  0.00%  0.00%  0.00%  0.00%  0.00%  0.00%  0.00%  to Point stility 5%	Participation Rate 20.00% 20.00% 20.00% 50.00% 50.00% 50.00% 50.00% Monthly	Asset Fee Rate 6.00% 6.00% 6.00% 6.00% 6.00% 6.00% 6.00% Average	Point to Point (Option D)  Monthly Cap Rate  1.50%  1.50%	Point to Point (Option J)  Annual Cap Rate  4.00%  4.00%  4.00%  5.50%  — — — —

Fixed Annuity First Year Rates	ixed Annuity First Year Rates		Additional Interest	First Year Yield	
	NWL Protector One®	1.75%	1.00%	2.75%	

75.00%

70.00%

0.00%

0.00%

30.00%

30.00%

6.00%

6.00%

7.10%

8.76%

Indexed Universal Life Next Index Date			Monthly Average (Option A)		Annual Point to Point (Option J)
	First Year Fixed Interest Rate	Participation Rate	Asset Fee Rate	Monthly Cap Rate	Annual Cap Rate
NWL Lifetime Returns Select® NWL® Lifetime Returns Solutions	3.40%	25.00%	-	3.50%	10.00%

5.00%

7.00%

2.00%

1.65%

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NWL® IMPACT | NWL IMPACT 7S®

**NWL IMPACT 10®**