

## 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*	<b>5 Year W/MVA</b>								
	High Band	3.00%	7.75%	30.00%	5.75%	45.00%	2.50%	135.00%	125.00%
	Low Band	2.75%	7.25%	28.00%	5.35%	41.00%	2.35%	125.00%	117.00%
	<b>5 Year No MVA</b>								
	High Band	2.90%	7.50%	29.00%	5.60%	43.00%	2.45%	131.00%	121.00%
	Low Band	2.65%	7.00%	27.00%	5.20%	40.00%	2.25%	121.00%	113.00%
	<b>7 Year W/MVA</b>								
	High Band	3.25%	8.00%	35.00%	6.00%	50.00%	2.75%	140.00%	130.00%
	Low Band	3.00%	7.50%	33.00%	5.60%	46.00%	2.60%	130.00%	122.00%
	<b>7 Year No MVA</b>								
	High Band	3.15%	7.75%	34.00%	5.85%	48.00%	2.70%	136.00%	126.00%
	Low Band	2.90%	7.25%	32.00%	5.45%	45.00%	2.50%	126.00%	118.00%

	Fixed Interest Rate	Premium Bonus*	First Year Yield	Annual Point to Point Low Volatility 5% (Option U)		Monthly Average (Option A)		Monthly Point to Point (Option D)	Annual Point to Point (Option J)
	Participation Rate	Asset Fee Rate	Participation Rate	Asset Fee Rate	Monthly Cap Rate	Annual Cap Rate			
NWL® Core Dynamic**	2.10%	—	2.10%	75.00%	0.00%	20.00%	6.00%	1.50%	4.00%
NWL® Pro Dynamic**	2.10%	—	2.10%	75.00%	0.00%	20.00%	6.00%	1.50%	4.00%
NWL® Pro Dynamic (State Variation)**	2.10%	—	2.10%	75.00%	0.00%	20.00%	6.00%	1.50%	4.00%
NWL Ultra Classic®	4.50%	—	4.50%	170.00%	0.00%	100.00%	6.00%	—	8.00%
NWL Ultra Future®	3.60%	9.00%	12.92%	140.00%	0.00%	100.00%	6.00%	—	—
NWL Ultra Future® (Puerto Rico)	3.60%	7.75%	11.62%	140.00%	0.00%	100.00%	6.00%	—	—
NWL Ultra Future® (State Variation)	3.55%	2.00%	5.62%	146.00%	0.00%	100.00%	6.00%	—	—
NWL Ultra Value®	3.55%	2.00%	5.62%	146.00%	0.00%	100.00%	6.00%	—	—

	Fixed Interest Rate	Premium Bonus***	First Year Yield	Annual Point to Point Low Volatility 5% (Option U)		Monthly Average (Option A)	
	Participation Rate	Asset Fee Rate	Participation Rate	Asset Fee Rate	Participation Rate	Asset Fee Rate	
NWL IMPACT 7®	3.90%	5.00%	9.09%	135.00%	0.00%	100.00%	5.00%
NWL® IMPACT   NWL IMPACT 7S®	3.90%	5.00%	9.09%	135.00%	0.00%	100.00%	5.00%
NWL IMPACT 10®	3.55%	7.00%	10.79%	133.00%	0.00%	85.00%	5.10%

## Fixed Annuity First Year Rates

	Fixed Interest Rate	Additional Interest	First Year Yield
NWL Protector One®	1.75%	1.00%	2.75%

## Indexed Universal Life Next Index Date

	First Year Fixed Interest Rate	Monthly Average (Option A)		Monthly Point to Point (Option D)	Annual Point to Point (Option J)
	Participation Rate	Asset Fee Rate	Monthly Cap Rate	Annual Cap Rate	
NWL Lifetime Returns Select® NWL® Lifetime Returns Solutions	3.20%	30.00%	-	3.00%	9.00%

**For Agent Use Only - This document has not been approved under the advertising laws of your state for dissemination to individual purchasers.** Products not available in all states. Rates subject to change without notice. First Year Yield shown is for Initial Premium and Vested Premium Bonus (where applicable) assuming base rate does not change. If the policy is issued within 60 days of the application received date, then the index parameters used for the first Index Date after issue will be the greater of the rates in effect on the date the application was received or the rates in effect on the date the policy is issued. Policies issued more than 60 days after the application received date will use parameters in effect at the time of issue. For applicable fixed annuities, the First Year Rate only applies to the initial premium. Option J on NWL® Pro Dynamic and NWL Ultra Classic® are subject to an annual charge of 0.50% of the Account Value. \*For policies issued within 30 days of the application received date: Rates in effect on the application received date will apply for the 1st Index Date unless the rates for elected interest options on the policy issue date are all equal or higher than those on the application received date. In this instance, the higher rates in effect on the policy issue date will apply. For policies issued more than 30 days after the application received date: Rates in effect at the time of issue will apply. \*\*Dynamic Series available to limited distribution group.\*\*\*Premium Bonuses on NWL Impact 7®, NWL Impact 7S® and NWL Impact 10® are subject to a vesting schedule. Purple color indicates updated rates/information.