

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
	5 Year W/MVA								
NWL® ChoiceOptimizer*	High Band	4.30%	11.30%	39.00%	7.60%	64.00%	2.95%	190.00%	175.00%
	Low Band	4.05%	10.75%	37.00%	7.20%	61.00%	2.80%	180.00%	167.00%
	5 Year No MVA								
	High Band	4.20%	11.05%	38.00%	7.45%	63.00%	2.88%	186.00%	171.00%
	Low Band	3.95%	10.50%	36.00%	7.05%	59.00%	2.73%	175.00%	163.00%
	7 Year W/MVA								
	High Band	4.70%	11.70%	45.00%	8.00%	70.00%	3.35%	200.00%	185.00%
	Low Band	4.45%	11.10%	43.00%	7.60%	67.00%	3.19%	190.00%	177.00%
	7 Year No MVA								
	High Band	4.60%	11.45%	44.00%	7.85%	69.00%	3.28%	196.00%	181.00%
	Low Band	4.35%	10.90%	42.00%	7.45%	65.00%	3.11%	185.00%	173.00%
				Low Vola	al Point to Point Mo w Volatility 5% (Option U)		Average on A)	Monthly Point to Point (Option D)	Annual Point to Point (Option J)
	Fixed Interest	Premium				Participation			
	Rate		First Year Yield	Participation Rate	Asset Fee Rate		Asset Fee Rate	Monthly Cap Rate	Annual Cap Rate
NWL® Core Dynamic**	Rate 2.10%	Bonus*	First Year Yield 2.10%	Rate 75.00%	Asset Fee Rate 0.00%	Rate 20.00%	Asset Fee Rate 6.00%	Monthly Cap Rate 1.50%	Annual Cap Rate
NWL® Core Dynamic** NWL® Pro Dynamic**				Rate		Rate		Rate	·
NWL® Pro Dynamic** NWL® Pro Dynamic (State	2.10%	Bonus* —	2.10%	75.00%	0.00%	Rate 20.00%	6.00%	Rate 1.50%	4.00%
•	2.10% 2.10%	Bonus* — —	2.10%	75.00% 75.00%	0.00%	Rate 20.00% 20.00%	6.00% 6.00%	1.50% 1.50%	4.00% 4.00%
NWL® Pro Dynamic** NWL® Pro Dynamic (State Variation)**	2.10% 2.10% 2.10%	Bonus* — —	2.10% 2.10% 2.10%	75.00% 75.00% 75.00%	0.00% 0.00% 0.00%	20.00% 20.00% 20.00%	6.00% 6.00% 6.00%	1.50% 1.50%	4.00% 4.00% 4.00%
NWL® Pro Dynamic** NWL® Pro Dynamic (State Variation)** NWL Ultra Classic®	2.10% 2.10% 2.10% 4.50%	Bonus*	2.10% 2.10% 2.10% 4.50%	75.00% 75.00% 75.00% 170.00%	0.00% 0.00% 0.00%	20.00% 20.00% 20.00% 100.00%	6.00% 6.00% 6.00%	1.50% 1.50% 1.50%	4.00% 4.00% 4.00%
NWL® Pro Dynamic** NWL® Pro Dynamic (State Variation)** NWL Ultra Classic® NWL Ultra Future®	2.10% 2.10% 2.10% 4.50% 3.60%	Bonus* 9.00%	2.10% 2.10% 2.10% 4.50% 12.92%	75.00% 75.00% 75.00% 170.00% 140.00%	0.00% 0.00% 0.00% 0.00%	20.00% 20.00% 20.00% 100.00%	6.00% 6.00% 6.00% 6.00%	1.50% 1.50% 1.50% 	4.00% 4.00% 4.00%
NWL® Pro Dynamic** NWL® Pro Dynamic (State Variation)** NWL Ultra Classic® NWL Ultra Future® NWL Ultra Future® (Puerto Rico)	2.10% 2.10% 2.10% 4.50% 3.60%	Bonus* - - - 9.00% 7.75%	2.10% 2.10% 2.10% 4.50% 12.92% 11.62%	75.00% 75.00% 75.00% 170.00% 140.00%	0.00% 0.00% 0.00% 0.00% 0.00%	20.00% 20.00% 20.00% 100.00% 100.00%	6.00% 6.00% 6.00% 6.00% 6.00%	1.50% 1.50% 1.50% 	4.00% 4.00%
NWL® Pro Dynamic** NWL® Pro Dynamic (State Variation)** NWL Ultra Classic® NWL Ultra Future® NWL Ultra Future® (Puerto Rico) NWL Ultra Future® (State Variation)	2.10% 2.10% 2.10% 4.50% 3.60% 3.55%	Bonus* 9.00% 7.75% 2.00%	2.10% 2.10% 2.10% 4.50% 12.92% 11.62% 5.62%	75.00% 75.00% 75.00% 170.00% 140.00% 140.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% to to Point to	Rate 20.00% 20.00% 20.00% 100.00% 100.00% 100.00% 100.00% Monthly	6.00% 6.00% 6.00% 6.00% 6.00% 6.00%	1.50% 1.50% 1.50% 	4.00% 4.00% 4.00%
NWL® Pro Dynamic** NWL® Pro Dynamic (State Variation)** NWL Ultra Classic® NWL Ultra Future® NWL Ultra Future® (Puerto Rico) NWL Ultra Future® (State Variation)	2.10% 2.10% 2.10% 4.50% 3.60% 3.55% 3.55%	Bonus* 9.00% 7.75% 2.00% Premium	2.10% 2.10% 2.10% 4.50% 12.92% 11.62% 5.62%	75.00% 75.00% 75.00% 170.00% 140.00% 140.00% 146.00% Annual Poi Low Vola (Optic	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% to to Point to	Rate 20.00% 20.00% 20.00% 100.00% 100.00% 100.00% 100.00% Participation	6.00% 6.00% 6.00% 6.00% 6.00% 6.00% 6.00%	1.50% 1.50% 1.50% 	4.00% 4.00% 4.00%
NWL® Pro Dynamic** NWL® Pro Dynamic (State Variation)** NWL Ultra Classic® NWL Ultra Future® NWL Ultra Future® (Puerto Rico) NWL Ultra Future® (State Variation)	2.10% 2.10% 2.10% 4.50% 3.60% 3.55% 3.55%	Bonus* 9.00% 7.75% 2.00%	2.10% 2.10% 2.10% 4.50% 12.92% 11.62% 5.62%	75.00% 75.00% 75.00% 170.00% 140.00% 146.00% 146.00% Annual Poi Low Vola (Option	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% to Point to Point tillity 5% on U)	20.00% 20.00% 20.00% 100.00% 100.00% 100.00% 100.00% Monthly (Opti	6.00% 6.00% 6.00% 6.00% 6.00% 6.00% 6.00% Average	1.50% 1.50% 1.50% 	4.00% 4.00% 4.00%
NWL® Pro Dynamic** NWL® Pro Dynamic (State Variation)** NWL Ultra Classic® NWL Ultra Future® NWL Ultra Future® (Puerto Rico) NWL Ultra Future® (State Variation) NWL Ultra Value®	2.10% 2.10% 2.10% 4.50% 3.60% 3.55% Fixed Interest Rate	Bonus* 9.00% 7.75% 2.00% Premium Bonus***	2.10% 2.10% 2.10% 4.50% 12.92% 11.62% 5.62% First Year Yield	75.00% 75.00% 75.00% 170.00% 140.00% 140.00% 146.00% Annual Poi Low Vola (Opti Participation Rate	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Asset Fee Rate	Rate 20.00% 20.00% 20.00% 100.00% 100.00% 100.00% 100.00% Monthly (Opti	6.00% 6.00% 6.00% 6.00% 6.00% 6.00% 6.00% Average on A) Asset Fee Rate	1.50% 1.50% 1.50% 	4.00% 4.00% 4.00%

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		Monthly Average (Option A)		Monthly Point to Point (Option D)	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	3.20%	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 75* and NWL Impact 10* are subject to a vesting schedule. Purple color indicates updated rates/information.