



ANNUITY STATE APPROVALS

	NWL® ChoiceOptimizer	NWL Ultra Value®	NWL Ultra Classic®	NWL Ultra Future®	NWL® Income Outlook [NH] WBR	NWL® Income Outlook +5 [NH] WBR
Alabama	✓	✓	NO	NO	✓	✓
Alaska	✓	✓	NO	NO	✓	✓
American Samoa	NO	NO	NO	NO	NO	NO
Arizona	✓	✓	✓	✓	✓	✓
Arkansas	✓	✓	✓	✓	✓	✓
California	✓	✓	✓	✓	✓ ²	✓
Colorado	✓	✓	✓	✓	✓	✓
Connecticut	✓	✓	NO	NO	✓ ²	✓ ²
D.C.	✓	✓	✓	✓	✓	✓
Delaware	✓	NO	NO	✓	✓	✓
Florida	✓	✓	✓	✓	✓	✓
Georgia	✓	✓	✓	✓	✓	✓
Guam	✓	✓	✓	✓	✓	✓
Hawaii	✓	✓	✓	✓	✓ ²	✓ ²
Idaho	NO	✓	NO	NO	✓	✓
Illinois	✓	NO	NO	✓	✓ ²	✓ ²
Indiana	✓	NO	NO	✓	✓	✓
Iowa	✓	✓	✓	✓	✓	✓
Kansas	✓	✓	✓	✓	✓	✓
Kentucky	✓	✓	✓	✓	✓	✓
Louisiana	✓	✓	✓	✓	✓	✓
Maine	✓	✓	✓	✓	✓	✓
Maryland	✓	✓	✓	✓	✓	✓
Massachusetts	✓	NO	NO	✓	✓	✓
Michigan	✓	✓	✓	✓	✓	✓
Minnesota	✓	NO	NO	✓	✓	✓
Mississippi	✓	✓	✓	✓	✓	✓
Missouri	✓	✓	✓	✓	✓	✓
Montana	✓	✓	NO	NO	✓	✓
Nebraska	✓	✓	✓	✓	✓	✓
Nevada	✓	✓	NO	NO	✓	✓
New Hampshire	✓	✓	✓	✓	✓	✓
New Jersey	✓	NO	NO	✓	✓	✓
New Mexico	✓	✓	✓	✓	✓	✓
North Carolina	✓	✓	✓	✓	✓	✓
North Dakota	✓	✓	✓	✓	✓	✓
Ohio	✓	✓	✓ ²	✓ ²	✓	✓ ²
Oklahoma	✓	✓	✓	✓	✓	✓
Oregon	✓	NO	NO	NO	NO	NO
Pennsylvania	✓	NO	NO	✓	✓	NO
Puerto Rico	✓	✓	✓	✓	✓ ²	✓ ²
Rhode Island	✓	✓	✓	✓	✓	✓
South Carolina	✓	✓	NO	NO	✓	✓
South Dakota	✓	✓	✓	✓	✓	✓
Tennessee	✓	✓	✓	✓	✓	✓
Texas	✓	✓	✓	✓	✓	✓
Utah	✓	NO	NO	✓	✓	✓
Vermont	✓	✓	✓	✓	✓	✓
Virgin Islands	NO	✓	✓	✓	✓	✓
Virginia	✓	✓	✓	✓	✓	✓
Washington	✓	NO	NO	✓	NO	NO
West Virginia	✓	✓	✓	✓	✓	✓
Wisconsin	✓	✓	✓	✓	✓	✓
Wyoming	✓	✓	✓	✓	✓	✓

²Nursing home increase not available

Refer to specific states on MyNWL for all current information. Product and rider state variations may apply.



	NWL® Impact 7	NWL® Impact 10	NWL® Income Outlook [NH] WBR	NWL® Income Outlook +5 [NH] WBR	NWL® Impact 7S	NWL® Income Outlook [NH] WBR	NWL® Income Outlook +5 [NH] WBR	NWLProtector One®	SPIA
Alabama	✓	✓	✓	✓	NO	NO	NO	✓	✓
Alaska	NO	NO	NO	NO	✓	✓	✓	NO	✓
American Samoa	NO	NO	NO	NO	NO	NO	NO	NO	✓
Arizona	✓	✓	✓	✓	NO	NO	NO	✓	✓
Arkansas	✓	✓	✓	✓	NO	NO	NO	✓	✓
California	NO	NO	NO	NO	✓ ¹	✓ ²	✓ ²	NO	✓
Colorado	✓	✓	✓	✓	NO	NO	NO	✓	✓
Connecticut	NO	NO	NO	NO	NO	NO	NO	✓	NO
D.C.	✓	✓	✓	✓	NO	NO	NO	✓	✓
Delaware	NO	NO	NO	NO	✓	✓	✓	NO	NO
Florida	NO	✓	✓	✓	NO	NO	NO	✓	✓
Georgia	✓	✓	✓	✓	NO	NO	NO	✓	✓
Guam	NO	✓	✓	✓	NO	NO	NO	✓	✓
Hawaii	✓	✓	✓ ²	✓ ²	NO	NO	NO	✓	✓
Idaho	NO	NO	NO	NO	✓	✓	✓	NO	✓
Illinois	✓	✓	✓ ²	✓ ²	NO	NO	NO	✓	✓
Indiana	NO	NO	NO	NO	✓	✓	✓	NO	✓
Iowa	✓	✓	✓	✓	NO	NO	NO	✓	✓
Kansas	✓	✓	✓	✓	NO	NO	NO	✓	✓
Kentucky	✓	✓	✓	✓	NO	NO	NO	✓	✓
Louisiana	✓	✓	✓	✓	NO	NO	NO	✓	✓
Maine	✓	✓	✓	✓	NO	NO	NO	✓	✓
Maryland	✓	✓	✓	✓	NO	NO	NO	✓	NO
Massachusetts	NO	NO	NO	NO	✓	✓	✓	NO	NO
Michigan	✓	✓	✓	✓	NO	NO	NO	✓	✓
Minnesota	NO	NO	NO	NO	✓	✓	✓	NO	✓
Mississippi	✓	✓	✓	✓	NO	NO	NO	✓	✓
Missouri	✓	✓	✓	✓	NO	NO	NO	NO	✓
Montana	✓	✓	✓	✓	NO	NO	NO	✓	✓
Nebraska	✓	✓	✓	✓	NO	NO	NO	✓	✓
Nevada	NO	NO	NO	NO	✓	✓	✓	✓	✓
New Hampshire	✓	✓	✓	✓	NO	NO	NO	✓	NO
New Jersey	NO	NO	NO	NO	✓	✓	✓	NO	NO
New Mexico	✓	✓	✓	✓	NO	NO	NO	✓	✓
North Carolina	✓	✓	✓	✓	NO	NO	NO	✓	✓
North Dakota	✓	✓	✓	✓	NO	NO	NO	✓	✓
Ohio	NO	NO	NO	NO	✓	✓	✓	✓	✓
Oklahoma	NO	NO	NO	NO	✓	✓	✓	✓	✓
Oregon	NO	NO	NO	NO	✓	✓	✓	NO	NO
Pennsylvania	NO	NO	NO	NO	✓	✓	✓	NO	✓
Puerto Rico	✓	✓	✓ ²	✓ ²	NO	NO	NO	✓	✓
Rhode Island	✓	✓	✓	✓	NO	NO	NO	✓	✓
South Carolina	NO	NO	NO	NO	✓	✓	✓	✓	✓
South Dakota	✓	✓	✓	✓	NO	NO	NO	✓	✓
Tennessee	✓	✓	✓	✓	NO	NO	NO	✓	✓
Texas	NO	NO	NO	NO	✓	✓	✓	✓	✓
Utah	NO	NO	NO	NO	✓	✓	✓	✓	✓
Vermont	✓	✓	✓	✓	NO	NO	NO	✓	NO
Virgin Islands	✓	✓	✓	✓	NO	NO	NO	✓	✓
Virginia	✓	✓	✓	✓	NO	NO	NO	✓	✓
Washington	NO	NO	NO	NO	✓	✓	✓	NO	✓
West Virginia	✓	✓	✓	✓	NO	NO	NO	✓	✓
Wisconsin	✓	✓	✓	✓	NO	NO	NO	✓	✓
Wyoming	✓	✓	✓	✓	NO	NO	NO	✓	✓

¹Marketed as NWL® Impact in California

²Nursing home increase not available