

	J.P. Morgan			S&P® 500 Annual Point to Point with Cap Rate	S&P MARC 5% Excess Return Annual Point to Point with Par	Fixed Interest (1st Year)
	JPM Factor Focus SM Annual Point to Point with Par	JPM Factor Focus SM Two Year Point to Point with Par	JPM Factor Focus SM Six Year Strategy (with Par, Performance Trigger and Lock-In index Value Option)			
6 Year W/MVA						
High Band (\$100k+)	125.00%	175.00%	340.00%	10.75%	115.00%	4.40%
Low Band (<\$100k)	117.00%	164.00%	319.00%	10.20%	106.00%	4.15%
6 Year No MVA						
High Band (\$100k+)	121.00%	170.00%	331.00%	10.50%	111.00%	4.30%
Low Band (<\$100k)	113.00%	159.00%	310.00%	9.95%	102.00%	4.05%

Products not available in all states. Rates are subject to change without notice.

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.

Policies issued more than 30 days after the application received date

Rates in effect at the time of issue will apply.

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Purple color indicates updated rates/information.

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	3.85%	10.10%	32.00%	6.60%	59.00%	2.40%	170.00%	145.00%
	Low Band	3.60%	9.60%	30.00%	6.30%	55.00%	2.25%	160.00%	137.00%
	5 Year No MVA								
	High Band	3.75%	9.85%	31.00%	6.45%	57.00%	2.35%	166.00%	141.00%
	Low Band	3.50%	9.35%	28.00%	6.15%	53.00%	2.20%	155.00%	133.00%
	7 Year W/MVA								
	High Band	4.25%	10.50%	38.00%	7.00%	65.00%	2.80%	180.00%	155.00%
	Low Band	4.00%	9.95%	36.00%	6.70%	61.00%	2.65%	170.00%	147.00%
	7 Year No MVA								
	High Band	4.15%	10.25%	37.00%	6.85%	63.00%	2.75%	176.00%	151.00%
	Low Band	3.90%	9.75%	34.00%	6.55%	59.00%	2.60%	165.00%	143.00%

	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	Monthly Cap Rate	Annual Cap 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®	3.35%	7.00%	10.58%	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®	5.00%	96.00%	-	4.50%	12.00%
NWL® Lifetime Returns Solutions					

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