

**Indexed Annuity First Year Rates**

		Fixed Interest (1st Year)	Annual Point to Point with Cap Rate	Annual Point to Point with Par Rate	DJIA PTP Cap	DJIA PTP Par	S&P MARC 5% with Par	JPM FF One Year w/par	JPM FF Two Year w/par
<b>NWL® Capital Solutions*</b> <small>*9yr Surrender Charge in CA**, DE, FL (**No MVA in CA)</small>	10 Year W/MVA								
	High Band	4.50%	11.00%	40.00%	11.00%	40.00%	120.00%	130.00%	180.00%
	Low Band	4.25%	10.45%	38.00%	10.35%	37.00%	111.00%	122.00%	169.00%
	10 Year No MVA								
	High Band	4.40%	10.75%	39.00%	10.70%	39.00%	116.00%	126.00%	175.00%
	Low Band	4.15%	10.20%	36.00%	10.10%	36.00%	107.00%	118.00%	164.00%

		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
<b>NWL® ChoiceOptimizer*</b>	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	Participation Rate	Asset Fee Rate	Participation Rate	Asset Fee Rate	Monthly Cap Rate	Annual Cap Rate
<b>NWL® Core Dynamic**</b>	2.10%	—	2.10%	75.00%	0.00%	20.00%	6.00%	1.50%	4.00%
<b>NWL® Pro Dynamic**</b>	2.10%	—	2.10%	75.00%	0.00%	20.00%	6.00%	1.50%	4.00%
<b>NWL® Pro Dynamic (State Variation)**</b>	2.10%	—	2.10%	75.00%	0.00%	20.00%	6.00%	1.50%	4.00%
<b>NWL Ultra Classic®</b>	4.50%	—	4.50%	170.00%	0.00%	100.00%	6.00%	—	8.00%
<b>NWL Ultra Future®</b>	3.60%	9.00%	12.92%	140.00%	0.00%	100.00%	6.00%	—	—
<b>NWL Ultra Future® (Puerto Rico)</b>	3.60%	7.75%	11.62%	140.00%	0.00%	100.00%	6.00%	—	—
<b>NWL Ultra Future® (State Variation)</b>	3.55%	2.00%	5.62%	146.00%	0.00%	100.00%	6.00%	—	—
<b>NWL Ultra Value®</b>	3.55%	2.00%	5.62%	146.00%	0.00%	100.00%	6.00%	—	—

	Fixed Interest Rate	Premium Bonus***	First Year Yield	Participation Rate	Asset Fee Rate	Participation Rate	Asset Fee Rate
<b>NWL IMPACT 7®</b>	3.90%	5.00%	9.09%	135.00%	0.00%	100.00%	5.00%
<b>NWL® IMPACT   NWL IMPACT 75®</b>	3.90%	5.00%	9.09%	135.00%	0.00%	100.00%	5.00%
<b>NWL IMPACT 10®</b>	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
<b>NWL Protector One</b>	1.75%	1.00%	2.75%

**Indexed Universal Life Next Index Date**

	First Year Fixed Interest Rate	Participation Rate	Asset Fee Rate	Monthly Cap Rate	Annual Cap Rate
<b>NWL Lifetime Returns Select®</b>	5.00%	96.00%	-	4.50%	12.00%
<b>NWL® Lifetime Returns Solutions</b>	5.00%	96.00%	-	4.50%	12.00%

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	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 <sup>SM</sup> Annual Point to Point with Par	JPM Factor Focus <sup>SM</sup> Two Year Point to Point with Par	JPM Factor Focus <sup>SM</sup> Six Year Strategy (with Par, Performance Trigger and Lock-In index Value Option)			
<b>6 Year W/MVA</b>						
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%
<b>6 Year No MVA</b>						
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.