

		Fixed Interest (1st Year)	S&P® APTP with Cap	S&P® APTP with Par	DJIA® APTP Cap	DJIA® APTP Par	S&P® MARC 5% with Par	J.P. Morgan Factor Focus SM Index APTP with Par	J.P. Morgan Factor Focus SM Index 2 Yr. APTP with Par
NWL® Capital Solutions	W/MVA								
	High Band	5.25%	11.75%	50.00%	11.50%	50.00%	140.00%	150.00%	200.00%
	Low Band	5.00%	11.15%	48.00%	10.90%	47.00%	131.00%	142.00%	189.00%
	No MVA								
	High Band	5.15%	11.50%	49.00%	11.25%	49.00%	136.00%	146.00%	195.00%
	Low Band	4.90%	10.90%	46.00%	10.65%	46.00%	127.00%	138.00%	185.00%

		Fixed Interest (1st Year)	S&P® APTP with Cap	S&P® MARC 5% with Par	J.P. Morgan Factor Focus SM Index APTP with Par	J.P. Morgan Factor Focus SM Index 2 Yr. APTP with Par	J.P. Morgan Factor Focus SM Index 6 Yr. Strategy with Par
NWL® New Frontiers	6 Year W/MVA						
	High Band	5.15%	11.50%	135.00%	145.00%	195.00%	340.00%
	Low Band	4.90%	10.90%	126.00%	137.00%	184.00%	319.00%
	6 Year No MVA						
	High Band	5.05%	11.25%	131.00%	141.00%	190.00%	331.00%
	Low Band	4.80%	10.65%	122.00%	133.00%	180.00%	310.00%

		Fixed Interest (1st Year)	S&P® APTP with Cap	S&P® APTP with Par	S&P® APTP with Trigger Performance	S&P® Monthly PTP w/Cap	S&P® Monthly Average w/par	Vol Control 1 Yr. Point to Point	Vol Control 2 Yr. Point to Point
NWL® ChoiceOptimizer*	5 Year W/MVA								
	High Band	4.75%	11.10%	42.00%	8.10%	2.40%	69.00%	180.00%	155.00%
	Low Band	4.50%	10.55%	40.00%	7.80%	2.25%	65.00%	170.00%	147.00%
	5 Year No MVA								
	High Band	4.65%	10.85%	41.00%	7.95%	2.35%	67.00%	176.00%	151.00%
	Low Band	4.40%	10.30%	38.00%	7.65%	2.20%	63.00%	166.00%	143.00%
	7 Year W/MVA								
	High Band	5.15%	11.50%	48.00%	8.50%	2.80%	75.00%	190.00%	165.00%
	Low Band	4.90%	10.90%	46.00%	8.15%	2.65%	71.00%	180.00%	157.00%
	7 Year No MVA								
	High Band	5.05%	11.25%	47.00%	8.35%	2.75%	73.00%	186.00%	161.00%
	Low Band	4.80%	10.65%	44.00%	8.00%	2.60%	69.00%	176.00%	153.00%

				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)
	Fixed Interest Rate	Premium Bonus*	First Year Yield	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%	–	–

				Annual Point to Point Low Volatility 5% (Option U)		Monthly Average (Option A)	
	Fixed Interest Rate	Premium Bonus***	First Year Yield	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®	3.35%	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	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	5.00%	96.00%	-	4.50%	12.00%

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*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.

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