

## **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	1.30%	4.00%	20.00%	3.00%	35.00%	1.75%	80.00%	70.00%
	Low Band	1.10%	3.50%	15.00%	2.50%	30.00%	1.50%	70.00%	60.00%
	5 Year No MVA								
	High Band	1.20%	3.75%	20.00%	2.75%	35.00%	1.50%	75.00%	70.00%
	Low Band	1.00%	3.25%	15.00%	2.50%	30.00%	1.50%	70.00%	60.00%
	7 Year W/MVA								
	High Band	1.40%	4.25%	25.00%	3.25%	40.00%	1.75%	90.00%	75.00%
	Low Band	1.30%	3.75%	20.00%	3.00%	35.00%	1.50%	80.00%	70.00%
	7 Year No MVA								
	High Band	1.40%	4.00%	25.00%	3.00%	35.00%	1.75%	85.00%	75.00%
	Low Band	1.20%	3.50%	20.00%	2.75%	30.00%	1.50%	75.00%	70.00%
				Annual Point to Point Low Volatility 5% (Option U)		Monthly Average (Option A)		Monthly	Annual
						(Opti	on A)	Point to Point (Option D)	Point to Point (Option J)
	Fixed Interest Rate	Premium Bonus*	First Year Yield			(Option Participation Rate	on A)  Asset Fee Rate		
NWL® Core Dynamic**			First Year Yield 2.10%	(Opti Participation	on U)	Participation		(Option D)  Monthly Cap	(Option J)
NWL® Core Dynamic** NWL® Pro Dynamic**	Rate	Bonus*		(Opti Participation Rate	on U) Asset Fee Rate	Participation Rate	Asset Fee Rate	(Option D) Monthly Cap Rate	(Option J) Annual Cap Rate
·	Rate 2.10%	Bonus* —	2.10%	Participation Rate 75.00%	Asset Fee Rate 0.00%	Participation Rate 20.00%	Asset Fee Rate	(Option D)  Monthly Cap Rate  1.50%	(Option J)  Annual Cap Rate  4.00%
NWL® Pro Dynamic**	Rate 2.10% 2.10%	Bonus*  -	2.10% 2.10%	Participation Rate 75.00% 75.00%	on U)  Asset Fee Rate  0.00%  0.00%	Participation Rate 20.00%	Asset Fee Rate 6.00% 6.00%	(Option D)  Monthly Cap Rate  1.50%  1.50%	(Option J) Annual Cap Rate 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%	(Opti Participation Rate 75.00% 75.00%	Asset Fee Rate 0.00% 0.00% 0.00%	Participation Rate 20.00% 20.00% 20.00%	Asset Fee Rate 6.00% 6.00%	(Option D)  Monthly Cap Rate  1.50%  1.50%  1.50%	(Option J)  Annual Cap Rate  4.00%  4.00%  4.00%
NWL® Pro Dynamic**  NWL® Pro Dynamic (State Variation)**  NWL Ultra Classic®	2.10% 2.10% 2.10% 2.10% 2.50%	Bonus*	2.10% 2.10% 2.10% 2.50%	(Optiling Participation Rate 75.00% 75.00% 105.00%	0.00% 0.00% 0.00% 0.00%	Participation Rate 20.00% 20.00% 20.00% 50.00%	Asset Fee Rate 6.00% 6.00% 6.00%	(Option D)  Monthly Cap Rate  1.50%  1.50%  1.50%	(Option J)  Annual Cap Rate  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% 2.50% 1.65%	Bonus* 9.00%	2.10% 2.10% 2.10% 2.50% 10.79%	(Opti Participation Rate 75.00% 75.00% 75.00% 105.00% 75.00%	Asset Fee Rate 0.00% 0.00% 0.00% 0.00% 0.00%	Participation Rate 20.00% 20.00% 20.00% 50.00%	Asset Fee Rate 6.00% 6.00% 6.00% 6.00% 6.00%	(Option D)  Monthly Cap Rate  1.50%  1.50%  1.50%	(Option J)  Annual Cap Rate  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% 2.50% 1.65%	Bonus*  9.00% 7.75%	2.10% 2.10% 2.10% 2.50% 10.79% 9.52%	(Optiling Participation Rate 75.00% 75.00% 75.00% 75.00% 75.00% 75.00% 75.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Participation Rate 20.00% 20.00% 20.00% 50.00% 50.00%	Asset Fee Rate 6.00% 6.00% 6.00% 6.00% 6.00% 6.00%	(Option D)  Monthly Cap Rate  1.50%  1.50%  1.50%	(Option J)  Annual Cap Rate  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% 2.50% 1.65% 1.65%	Bonus*  9.00% 7.75% 2.00%	2.10% 2.10% 2.10% 2.50% 10.79% 9.52% 3.68%	(Optil Participation Rate 75.00% 75.00% 75.00% 105.00% 75.00% 75.00% 70.00% Annual Poil	Asset Fee Rate 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Participation Rate 20.00% 20.00% 20.00% 50.00% 50.00% 50.00% 50.00%	Asset Fee Rate 6.00% 6.00% 6.00% 6.00% 6.00% 6.00% 6.00% Average	(Option D)  Monthly Cap Rate  1.50%  1.50%  1.50%	(Option J)  Annual Cap Rate  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% 2.50% 1.65% 1.65%	Bonus*  9.00% 7.75% 2.00%	2.10% 2.10% 2.10% 2.50% 10.79% 9.52% 3.68%	(Optil Participation Rate 75.00% 75.00% 75.00% 105.00% 75.00% 75.00% 70.00% Annual Poil	Asset Fee Rate  0.00%  0.00%  0.00%  0.00%  0.00%  0.00%  0.00%  0.00%  nt to Point atility 5%	Participation Rate 20.00% 20.00% 20.00% 50.00% 50.00% 50.00% 50.00% Monthly	Asset Fee Rate 6.00% 6.00% 6.00% 6.00% 6.00% 6.00% 6.00% Average	(Option D)  Monthly Cap Rate  1.50%  1.50%  1.50%	(Option J)  Annual Cap Rate  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)	Rate 2.10% 2.10% 2.10% 2.50% 1.65% 1.65% 1.65%	Bonus*  9.00% 7.75% 2.00%  Premium	2.10% 2.10% 2.10% 2.50% 10.79% 9.52% 3.68% 3.68%	(Opti Participation Rate 75.00% 75.00% 75.00% 105.00% 75.00% 70.00% 70.00% Annual Poi Low Vola (Opti Participation	Asset Fee Rate  0.00%  0.00%  0.00%  0.00%  0.00%  0.00%  0.00%  0.00%  nt to Point satility 5%  on U)	Participation Rate 20.00% 20.00% 20.00% 50.00% 50.00% 50.00% 50.00% Monthly (Optice Participation	Asset Fee Rate 6.00% 6.00% 6.00% 6.00% 6.00% 6.00% 6.00% Average on A)	(Option D)  Monthly Cap Rate  1.50%  1.50%  1.50%	(Option J)  Annual Cap Rate  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% 2.50% 1.65% 1.65% 1.65% Fixed Interest Rate	Bonus*  9.00% 7.75% 2.00%  Premium Bonus****	2.10% 2.10% 2.10% 2.50% 10.79% 9.52% 3.68% 3.68%	(Opti Participation Rate 75.00% 75.00% 75.00% 105.00% 75.00% 70.00% 70.00% Annual Poi Low Vola (Opti Participation Rate	Asset Fee Rate  0.00%  0.00%  0.00%  0.00%  0.00%  0.00%  0.00%  0.00%  Asset Fee Rate	Participation Rate  20.00%  20.00%  20.00%  50.00%  50.00%  50.00%  Monthly (Opti	Asset Fee Rate 6.00% 6.00% 6.00% 6.00% 6.00% 6.00% 6.00% Average on A) Asset Fee Rate	(Option D)  Monthly Cap Rate  1.50%  1.50%  1.50%	(Option J)  Annual Cap Rate  4.00%  4.00%  4.00%

Fixed Annuity First Year Rates	ixed Annuity First Year Rates		Additional Interest	First Year Yield	
	NWL Protector One®	1.75%	1.00%	2.75%	

Indexed Universal Life Next Index Date			/ Average ion 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%

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