

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 | 4.25% | 11.10% | 34.00% | 7.10% | 59.00% | 2.85% | 180.00% | 165.00% |
| | Low Band | 4.00% | 10.55% | 31.00% | 6.80% | 55.00% | 2.70% | 170.00% | 157.00% |
| | 5 Year No MVA | | | | | | | | |
| | High Band | 4.15% | 10.85% | 33.00% | 6.95% | 57.00% | 2.80% | 176.00% | 161.00% |
| | Low Band | 3.90% | 10.30% | 30.00% | 6.65% | 53.00% | 2.65% | 165.00% | 153.00% |
| | 7 Year W/MVA | | | | | | | | |
| | High Band | 4.65% | 11.50% | 40.00% | 7.50% | 65.00% | 3.25% | 190.00% | 175.00% |
| | Low Band | 4.40% | 10.90% | 37.00% | 7.15% | 61.00% | 3.05% | 180.00% | 167.00% |
| | 7 Year No MVA | | | | | | | | |
| | High Band | 4.55% | 11.25% | 39.00% | 7.35% | 63.00% | 3.15% | 186.00% | 171.00% |
| | Low Band | 4.30% | 10.65% | 36.00% | 7.00% | 59.00% | 3.00% | 175.00% | 163.00% |

| | | | 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 |
| NWL Lifetime Returns Select® | 5.00% | 96.00% | - | 4.50% |
| NWL® Lifetime Returns Solutions | 5.00% | 96.00% | - | 4.50% |

For Agent Use Only - This document has not been approved under the advertising laws of your state for dissemination to individual purchasers. Products not available in all states. Rates subject to change without notice. First Year Yield shown is for Initial Premium and Vested Premium Bonus (where applicable) assuming base rate does not change. If the policy is issued within 60 days of the application received date, then the index parameters used for the first Index Date after issue will be the greater of the rates in effect on the date the application was received or the rates in effect on the date the policy is issued. Policies issued more than 60 days after the application received date will use parameters in effect at the time of issue. For applicable fixed annuities, the First Year Rate only applies to the initial premium. Option J on NWL® Pro Dynamic and NWL Ultra Classic® are subject to an annual charge of 0.50% of the Account Value. *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.