

	Based Fixed Interest Rate	Premium/Interest Rate 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
<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>	3.10%	1.40%	4.50%	120.00%	0.00%	67.00%	0.00%	–	5.75%
<b>NWL Ultra Future®</b>	3.00%	9.00%	12.27%	110.00%	0.00%	58.00%	0.00%	–	–
<b>NWL Ultra Future® (Puerto Rico)</b>	3.00%	7.75%	10.98%	110.00%	0.00%	58.00%	0.00%	–	–
<b>NWL Ultra Future® (State Variation)</b>	3.15%	2.00%	5.21%	128.00%	0.00%	67.00%	0.00%	–	–
<b>NWL Ultra Value®</b>	3.15%	2.00%	5.21%	128.00%	0.00%	67.00%	0.00%	–	–

	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
<b>NWL IMPACT 7®</b>	3.15%	5.00%	8.31%	123.00%	0.00%	65.00%	0.00%
<b>NWL® IMPACT   NWL IMPACT 7S®</b>	3.15%	5.00%	8.31%	123.00%	0.00%	65.00%	0.00%
<b>NWL IMPACT 10®</b>	3.00%	7.00%	10.21%	109.00%	0.00%	57.00%	0.00%

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	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
<b>NWL Lifetime Returns Select® NWL® Lifetime Returns Solutions</b>	5.00%	96.00%	-	4.50%
				Annual Cap Rate
				12.00%

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\*For policies issued within 60 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 60 days after the application received date: Rates in effect at the time of issue will apply. \*\*Premium Bonuses on NWL Impact 7®, NWL Impact 7S® and NWL Impact 10® are subject to a vesting schedule. Interest rate bonus for the fixed account, Option B, applies to NWL Ultra Classic to initial deposits for the first policy year only. Premium Bonuses apply to NWL Ultra Future and NWL Ultra Value.

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