

FIXED INDEXED ANNUITIES

NWL® Impact Series

			NWL® Impact*	NWL Impact 7®	NWL Impact 7®	NWL® Impact 7S*
			CA	PR	All Other Approved States	All Approved States
Non-Qualified and Roth IRAs ≥ \$25,000	1st Year Premium	Issue Ages 0-75	5.50%	4.50%	5.50%	5.50%
		Issue Ages 76-80	3.50%	2.50%	3.50%	3.50%
	Add'l Premium, Years 2-5	Issue Ages 0-80	1.25%	0.00%	1.00%	1.00%
	Add'l Premium Years 6+			0.00%	0.00%	0.00%
			CA	PR	All Other Approved States	All Approved States
Qualified and Roth IRAs < \$25,000	1st Year Premium	Issue Ages 0-70	5.50%	4.50%	5.50%	5.50%
		Issue Ages 71-75	4.00%	3.00%	4.00%	4.00%
		Issue Ages 76-80	1.50%	0.50%	1.50%	1.50%
	Add'l Premium Years 2-5	Issue Ages 0-80	1.00%	0.00%	1.00%	1.00%
	Add'l Premium Years 6+			0.00%	0.00%	0.00%
			NWL Impact 10® (A)			
			PR	All Other Approved States		
Non-Qualified and Roth IRAs ≥ \$25,000	1st Year Premium	Issue Ages 0-75	6.00%	7.00%		
		Issue Ages 76-80	4.00%	5.00%		
	Add'l Premium, Years 2-5	Issue Ages 0-80	0.00%	1.00%		
	Add'l Premium Years 6+			0.00%	0.00%	
			PR	All Other Approved States		
Qualified and Roth IRAs < \$25,000	1st Year Premium	Issue Ages 0-70	6.00%	7.00%		
		Issue Ages 71-75	4.50%	5.50%		
		Issue Ages 76-80	2.00%	3.00%		
	Add'l Premium Years 2-5	Issue Ages 0-80	0.00%	1.00%		
	Add'l Premium Years 6+			0.00%	0.00%	

If the annuitant dies within one (1) year of the policy issue date, commission previously paid to you will be charged back to your commission account and shall become a debt to us which is due and payable on demand in accordance with your contract.

* For policies issued with policy form ICC10 01-1161-10, in the event a terminal illness claim is filed within one (1) year of the policy issue date, commission previously paid to you will be charged back to your commission account and shall become a debt to us which is due and payable on demand in accordance with your contract.

NWL Ultra Classic®

		TX			
Non-Qualified and Qualified	1st Year Premium	Issue Ages 0-57	6.75%		
	Add'l Premium Years 2-5		1.00%		
	Add'l Premium Years 6+		0.00%		

		FL	LA	PR	All Other Approved States	
Non-Qualified and Roth IRAs ≥ \$25,000	1st Year Premium	Issue Ages 0-75	8.00%	10.00%	8.00%	9.00%
		Issue Ages 76-80	6.50%	8.50%	6.50%	7.50%
		Issue Ages 81-85	4.00%	-	-	-
	Add'l Premium, Years 2-5		1.00%	1.00%	0.00%	1.00%
	Add'l Premium Years 6+		0.00%	0.00%	0.00%	0.00%

		FL	LA	PR	All Other Approved States	
Qualified and Roth IRAs < \$25,000	1st Year Premium	Issue Ages 0-70	8.00%	10.00%	8.00%	9.00%
		Issue Ages 71-75	6.00%	8.00%	6.00%	7.00%
		Issue Ages 76-80	5.00%	7.00%	5.00%	6.00%
		Issue Ages 81-85	2.50%	-	-	-
	Add'l Premium, Years 2-5		1.00%	1.00%	0.00%	1.00%
Add'l Premium Years 6+		0.00%	0.00%	0.00%	0.00%	

NWL Ultra Future®

		TX		
Non-Qualified and Qualified	1st Year Premium	Issue Ages 0-55	2.25%	
	Add'l Premium, Years 2-5		1.00%	
	Add'l Premium Years 6+		0.00%	

		LA	DE, IL, IN, MA, MN, NJ, PA, UT, WA	All Other Approved States	
Non-Qualified and Roth IRAs ≥ \$25,000	1st Year Premium	Issue Ages 0-75	6.00%	5.00%	5.00%
		Issue Ages 76-80	4.00%	3.00%	3.00%
	Add'l Premium, Years 2-5		1.00%	1.00%	1.00%
	Add'l Premium Years 6+		0.00%	0.00%	0.00%

		LA	DE, IL, IN, MA, MN, NJ, PA, UT, WA	All Other Approved States	
Qualified and Roth IRAs < \$25,000	1st Year Premium	Issue Ages 0-70	6.00%	5.00%	5.00%
		Issue Ages 71-75	2.50%	2.50%	1.50%
		Issue Ages 76-80	0.50%	1.50%	0.25%
	Add'l Premium, Years 2-5		1.00%	1.00%	1.00%
	Add'l Premium Years 6+		0.00%	0.00%	0.00%

Note: If the annuitant dies within one (1) year of the policy issue date, commission previously paid to you and/or your agents will be charged back to your and/or your agents' commission accounts and shall become a debt to us which is due and payable on demand in accordance with your respective contracts. The chargeback will be as follows:

- If death occurs during policy months 1 through 6, 100% of the commission is reversed.
- If death occurs during policy months 7 through 12, 50% of the commission is reversed.

NWL® Ultra Value

			GU, LA	PR	All Other Approved States
Non-Qualified and Roth IRAs ≥ \$25,000	1st Year Premium	Issue Ages 0-75	6.00%	4.00%	5.00%
		Issue Ages 76-80	4.00%	2.00%	3.00%
	Add'l Premium, Years 2-5		1.00%	0.00%	1.00%
	Add'l Premium Years 6+		0.00%	0.00%	0.00%
			GU, LA	PR	All Other Approved States
Qualified and Roth IRAs < \$25,000	1st Year Premium	Issue Ages 0-70	6.00%	4.00%	5.00%
		Issue Ages 71-75	2.50%	1.50%	2.50%
		Issue Ages 76-80	1.50%	0.50%	1.50%
	Add'l Premium, Years 2-5		1.00%	0.00%	1.00%
	Add'l Premium Years 6+		0.00%	0.00%	0.00%

(C) If the annuitant dies within one (1) year of the policy issue date, commission previously paid to you and/or your agents will be charged back to your and/or your agents' commission accounts and shall become a debt to us which is due and payable on demand in accordance with your respective contracts. The chargeback will be as follows:

- If death occurs during policy months 1 through 6, 100% of the commission is reversed.
- If death occurs during policy months 7 through 12, 50% of the commission is reversed.

NWL® Dynamic Series

			NWL® Pro Dynamic	NWL® Pro Dynamic	NWL® Pro Dynamic	NWL® Core Dynamic
			AK, CT, IA, ID, IL, IN, MA, NV, NJ, OH, OK, OR, PA, SC, TX, UT, WA	CA, DE, FL	All Other Approved States	All Approved States
Non-Qualified and Roth IRAs ≥ \$25,000	1 st Year Premium	Issue Ages 0-75	7.00%	6.50%	7.00%	4.75%
		Issue Ages 76-80	5.00%	4.50%	5.50%	3.75%
		Issue Ages 81-85	3.50%	3.00%	3.50%	2.75%
		Issue Ages 86-90	1.50% ⁽¹⁾	1.50% ⁽¹⁾	1.50% ⁽¹⁾	1.50% ⁽¹⁾
	Add'l Premium, Years 2-5	Issue Ages 0-85	1.00%	1.00%	1.00%	1.00%
		Issue Ages 86-90	0.00%	0.00%	0.00%	0.00%
Add'l Premium, Years 6+			0.00%	0.00%	0.00%	0.00%
			AK, CT, IA, ID, IL, IN, MA, NV, NJ, OH, OK, OR, PA, SC, TX, UT, WA	CA, DE, FL	All Other Approved States	All Approved States
Qualified and Roth IRAs < \$25,000	1 st Year Premium	Issue Ages 0-70	7.00%	6.50%	7.00%	4.75%
		Issue Ages 71-75	5.50%	5.00%	5.50%	3.75%
		Issue Ages 76-80	4.00%	3.50%	4.50%	2.75%
		Issue Ages 81-85	2.00%	2.00%	2.50%	1.75%
		Issue Ages 86-90	1.50% ⁽¹⁾	1.50% ⁽¹⁾	1.50% ⁽¹⁾	1.50% ⁽¹⁾
	Add'l Premium, Years 2-5	Issue Ages 0-85	1.00%	1.00%	1.00%	1.00%
		Issue Ages 86-90	0.00%	0.00%	0.00%	0.00%
Add'l Premium, Years 6+			0.00%	0.00%	0.00%	0.00%

⁽¹⁾ A portion of the first year commission will be deferred and paid on policies that remain in force as follows:

0.50% commission will be paid at the time the policy is issued.

0.50% of the first year premium will be paid in month 25.

0.50% will be paid in month 37.

Note: If the annuitant dies within one (1) year of the policy issue date, commission previously paid to you and/or your agents will be charged back to your and/or your agents' commission accounts and shall become a debt to us which is due and payable on demand in accordance with your respective contracts. The chargeback will be as follows:

- If death occurs during policy months 1 through 6, 100% of the commission is reversed.
- If death occurs during policy months 7 through 12, 50% of the commission is reversed.

FIXED INTEREST ANNUITIES

NWL Protector One®

			CT, MD, NV, OH, SC, TX, UT	PR	All Other Approved States
Non-Qualified and Roth IRAs ≥ \$25,000	1st Year Premium	Issue Ages 0-65	7.00%	7.50%	8.50%
		Issue Ages 66-75	6.00%	6.00%	7.00%
		Issue Ages 76-85	3.50%	3.75%	4.75%
	Add'l Premium, Years 2-6	Issue Ages 0-65	3.00%	2.00%	3.00%
		Issue Ages 66-75	2.00%	1.00%	2.00%
		Issue Ages 76-85	1.00%	0.00%	1.00%
Add'l Premium Years 7+		0.00%	0.00%	0.00%	

			CT, MD, NV, OH, SC, TX, UT	PR	All Other Approved States
Qualified and Roth IRAs < \$25,000	1st Year Premium	Issue Ages 0-65	7.00%	7.50%	8.50%
		Issue Ages 66-75	6.00%	6.00%	7.00%
	Add'l Premium, Years 2-6	Issue Ages 0-65	3.00%	2.00%	3.00%
		Issue Ages 66-75	2.00%	1.00%	2.00%
	Add'l Premium Years 7+		0.00%	0.00%	0.00%

Note: If the annuitant, issue ages 70-85, dies within one (1) year of the policy issue date, 100% of the commission previously paid to you will be charged back to your account and shall become a debt to us which is due and payable on demand in accordance with your contract.

SINGLE PREMIUM IMMEDIATE ANNUITIES

		PR	All Other Approved States
Fixed Period of	10 Years	2.00%	3.00%
Fixed Period of	5 Years	0.75%	1.75%
Life Annuity	Issue Ages 0-85	2.00%	3.00%

NWL® Lifetime Returns Solutions

All Issue Ages 0.00% (Please refer to Life Commission Schedule)

NWL® Lifetime Returns Solutions combines a single premium immediate life annuity (form 01-1159-10 and state variations) with a life insurance policy (form ICC19 01-1189-19 and state variations) and can be solicited only under authority of an NWL® life insurance agent contract. If you have not executed an NWL® life insurance agent contract, please contact your recruiter to request one.

All rates current as of March 8, 2024.

After termination of your agent contract, you shall not be entitled to receive commissions thereunder unless all debts are fully repaid by you to us within thirty (30) days from the date such debts are due. Commissions payable thereunder after the termination of your contract shall be payable only so long as such commissions exceed \$600. If such commissions are less than \$600 during any calendar year, no further commissions will be paid to you after the end of the calendar year.

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