

NWL Fixed Annuities

	Protector One	Accumulator Five
First Year Bonus	1%	5%
First Year Rate	4.00%	7.00%
Base Rate	2.00%	2.00%
Issue Ages	0 – 90 NQ 0 – 75 Q	0 – 90 NQ 0 – 75 Q
Term	10 Years	10 Years
Minimum Premium	\$5,000	\$5,000
Free Withdrawals	10% of AV beginning Year 1; cumulative to 50%	10% of AV beginning Year 1; cumulative to 30%
Street Commission	10% Street (Ages 0 - 75)	7% Street (Ages 0 -75)