

NWL® Capital Solutions

Single Premium Deferred Annuity with Fixed Indexed Options

Highlights

Withdrawal Charge Period

10 years. 9 years for CA, DE, FL.

Issue Ages

Annuitant/Owner 0-85: Non-Qualified/Qualified

Minimum Premium

\$25,000

Maximum Premium

\$1,500,000 per Annuitant without prior approval

Index Options

S&P 500® One-Year Point-to-Point with Cap
 S&P 500® One-Year Point-to-Point with Participation Rate
 S&P MARC 5% Excess Return One-Year Point-to-Point with Participation Rate
 DJIA® One-Year Point-to-Point with Cap
 DJIA® One-Year Point-to-Point with Participation Rate
 J.P. Morgan Factor FocusSM Index One-Year Point-to-Point with Participation Rate
 J.P. Morgan Factor FocusSM Index Two-Year Point-to-Point with Participation Rate

Fixed Interest Rate Option

Fixed Interest Rate Strategy

Minimum Fixed Interest Rate

0.10%

Free Withdrawals

10% of the Account Value once annually after the first Policy Year*

Policy Year	1	2	3	4	5	6	7	8	9	10	11+
10-Year Withdrawal Charge Period	9.00%	8.00%	7.00%	6.00%	5.00%	4.00%	3.00%	2.00%	1.00%	1.00%	0.00%
9-Year Withdrawal Charge Period CA, DE, FL	8.00%	7.00%	6.00%	5.00%	4.00%	3.00%	3.00%	2.00%	1.00%	0.00%	0.00%

Required Minimum Distributions (RMD)

IRA Qualified - RMD free of a Withdrawal Charge in all Policy Years*

Systematic Interest

Interest available systematically in lieu of Free Withdrawal Option above. Each payment must be at least \$100. See Policy for details.*

Death Benefit

Contract Value payable as single sum, or as a Settlement Option, if Annuitant dies before Annuity Date. If Annuitant dies on or after the Annuity Date, we will pay the Beneficiary any unpaid guaranteed amounts provided by the Settlement Option in force on the date of death.

Guaranteed Minimum Death Benefit (GMDB)

Election of this rider could provide your beneficiaries with a larger death benefit than what they might otherwise receive. An annual charge applies to the GMDB Rider.

Additional Benefits

Waiver of Withdrawal Charge after qualifying Medical Stay (varies by state).
Terminal Illness Benefit (varies by state).*

Account Value

Premium plus interest earned less any withdrawals and applicable Withdrawal Charges

Contract Value

The Account Value or the Minimum Guaranteed Contract Value, whichever is greater

Cash Surrender Value

The Account Value less a Withdrawal Charge, if any, or the Minimum Guaranteed Contract Value, whichever is greater. (May be subject to a MVA as described below).

Annuity Date

The earliest annuity date is 10 years from the policy date or after the policy Anniversary on which the Annuitant reaches age 95.. 9 years for CA, DE, FL.

Qualified Annuity Types

IRA, Spousal Inherited IRA, Roth IRA and SEP IRA

Non-Qualified Annuity Types

Non-Qualified and Stretch

MVA

A Market Value Adjustment will apply to any withdrawal amount that is subject to a Withdrawal Charge. An MVA does not apply in California. A positive MVA increases the Cash Surrender Value and a negative MVA decreases the Cash Surrender Value.

Minimum Guaranteed Contract Value

The Minimum Guaranteed Contract Value is 87.5% of premium, less any withdrawals, accumulated at the Minimum Guaranteed Interest Rate

Minimum Guaranteed Interest Rate

This is set at issue, and only applies to the Minimum Guaranteed Contract Value. The Minimum Guaranteed Interest Rate is never less than 1% and never more than 3%, and is guaranteed for the Contract Term.

*Only one of these options may be elected in the same Policy Year.

Standard and Poor's®

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