



## Illustration Rates for National Life IUL Products

Rates are subject to change.

### Living Life Defender

	S&P 500 Point to Point CAP Focus	S&P 500 Point to Point PR Focus	S&P 500 to Point 1% Floor	Point to Point Credit Suisse Balance Trend	Point to Point US Pacesetter	Indexed Loan Account - Point to Point
New Money CAP Rate	9.25%	6.50%	6.75%	NO CAP	NO CAP	9.25%
New Money PR Rate	105.00%	140.00%	100.00%	215.00%	235.00%	105.00%

Maximum Illustrated Rates**	S&P 500 Point to Point CAP Focus	S&P 500 Point to Point PR Focus	S&P 500 to Point 1% Floor	Point to Point Credit Suisse Balance Trend	Point to Point US Pacesetter	Indexed Loan Account - Point to Point
5 Years (2017 to 2022)	7.33%	5.17%	5.57%	9.08%	14.19%	7.33%
10 Years (2012 to 2022)	6.39%	4.51%	4.99%	9.61%	12.60%	6.39%
15 Years (2007 to 2022)	6.70%	4.73%	5.19%	11.05%	14.21%	6.70%
20 Years (2002 to 2022)	6.28%	4.64%	4.93%	10.41%	14.93%	6.28%
Since Inception***	6.00%	4.53%	4.83%	6.44%	6.44%	6.00%

\* Changed Rates are highlighted in **Green**.

\*\*The maximum illustrated rates shown above were based on the lesser of the average annual look-back rate for the S&P500 Index using a point-to-point crediting method with current Cap, Participation Rates, and a 0.00% Floor using all of the possible 25-year periods from the most recent 65 calendar years, or the average annual look-back on the current parameters of the specific strategy.

\*\*\*The "Since Inception" returns are the maximum rates permitted for illustrations.

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### SummitLife

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New Money CAP Rate	9.25%	6.50%	6.75%	NO CAP	NO CAP	9.25%
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#### LSW SurvivorLife

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New Money CAP Rate	9.25%	6.50%	6.75%	NO CAP	NO CAP	9.25%
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## Illustration Rates for National Life IUL Products

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### Living Life By Design

	S&P 500 Point to Point CAP Focus	S&P 500 Point to Point PR Focus	S&P 500 to Point 1% Floor	Point to Point Credit Suisse Balance Trend	Point to Point US Pacesetter	Indexed Loan Account - Point to Point
New Money CAP Rate	9.25%	6.50%	6.75%	NO CAP	NO CAP	9.25%
New Money PR Rate	105.00%	140.00%	100.00%	215.00%	235.00%	105.00%

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#### LSW FlexLife 2019

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