

Illustration Rates for National Life IUL Products

NL SurvivorLife

	S&P 500 Point to Point CAP Focus	S&P 500 Point to Point PR Focus	S&P 500 Point 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 Point 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

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

Illustration Rates for National Life IUL Products
NL FlexLife 2019

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Illustration Rates for National Life IUL Products

NL Peak Life 2019

	S&P 500 Point to Point CAP Focus	S&P 500 Point to Point PR Focus	S&P 500 Point to Point 1% Floor	Point to Point Credit Suisse Balance Trend	Point to Point Pacesetter US	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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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%

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