

All Companies - Indexed UL Products

Selected Features: Interest Bonus, AG 49-A Compliant, IUL Cap/Floor, Curre

Allianz - Life Pro+ Advantage

AG 49-A Compliant
Current Interest Rate
Guaranteed Interest Rate
Interest Bonus

IUL Cap/Floor

Allianz - Life Pro+ Advantage (Classic Bonus: BUDBI ER and PIMCO ER Annual PtP)

AG 49-A Compliant
Current Interest Rate

Guaranteed Interest Rate
Interest Bonus

IUL Cap/Floor

American General - Max Accumulator+ II IUL

AG 49-A Compliant
Current Interest Rate
Guaranteed Interest Rate
Interest Bonus

IUL Cap/Floor

American General - Max Accumulator+ II IUL (Blend Participation Rate Account - MLSB)

AG 49-A Compliant
Current Interest Rate
Guaranteed Interest Rate
Interest Bonus

IUL Cap/Floor

American General - Max Accumulator+ II IUL w/ Select Income Rider

AG 49-A Compliant
Current Interest Rate
Guaranteed Interest Rate
Interest Bonus

IUL Cap/Floor

**American General - Max Accumulator+ II IUL w/ Select Income Rider
(Blend Participation Rate Account - MLSB)**

AG 49-A Compliant
Current Interest Rate
Guaranteed Interest Rate
Interest Bonus

IUL Cap/Floor

American General - Value+ Protector II IUL

AG 49-A Compliant
Current Interest Rate
Guaranteed Interest Rate
Interest Bonus

IUL Cap/Floor

**American General - Value+ Protector II IUL (Blend Participation Rate
Account - MLSB)**

AG 49-A Compliant
Current Interest Rate
Guaranteed Interest Rate
Interest Bonus

IUL Cap/Floor

American National - Signature Performance IUL

AG 49-A Compliant
Current Interest Rate
Guaranteed Interest Rate

IUL Cap/Floor

Equitable Financial - BrightLife Grow Series 159

AG 49-A Compliant
Current Interest Rate
Guaranteed Interest Rate
Interest Bonus

IUL Cap/Floor

Equitable Financial - IUL Protect Series 160

AG 49-A Compliant
Current Interest Rate
Guaranteed Interest Rate
Interest Bonus

IUL Cap/Floor

Global Atlantic - Global Accumulator IUL

AG 49-A Compliant
Current Interest Rate
Guaranteed Interest Rate
Interest Bonus

IUL Cap/Floor

Global Atlantic - Lifetime Builder ELITE 2020

AG 49-A Compliant
Current Interest Rate
Guaranteed Interest Rate
Interest Bonus

IUL Cap/Floor

Global Atlantic - Lifetime Foundation ELITE

AG 49-A Compliant
Current Interest Rate
Guaranteed Interest Rate

Interest Bonus

IUL Cap/Floor

John Hancock - Accumulation IUL 20

AG 49-A Compliant

Current Interest Rate

Guaranteed Interest Rate

Interest Bonus

IUL Cap/Floor

John Hancock - Protection IUL 20

AG 49-A Compliant

Current Interest Rate

Guaranteed Interest Rate

Interest Bonus

IUL Cap/Floor

Lincoln Financial - WealthAccumulate 2 IUL (2020)

AG 49-A Compliant
Current Interest Rate
Guaranteed Interest Rate
Interest Bonus

IUL Cap/Floor

Lincoln Financial - WealthAccumulate 2 IUL (2020) (Fidelity AIM Dividend Indexed Account)

AG 49-A Compliant
Current Interest Rate
Guaranteed Interest Rate
Interest Bonus

IUL Cap/Floor

Lincoln Financial - WealthPreserve 2 IUL (2020)

AG 49-A Compliant
Current Interest Rate
Guaranteed Interest Rate

Interest Bonus

IUL Cap/Floor

Lincoln Financial - WealthPreserve 2 IUL (2020) (Fidelity AIM Dividend Indexed Account)

AG 49-A Compliant
Current Interest Rate
Guaranteed Interest Rate
Interest Bonus

IUL Cap/Floor

Mutual of Omaha - Income Advantage

AG 49-A Compliant
Current Interest Rate
Guaranteed Interest Rate

IUL Cap/Floor

Mutual of Omaha - Life Protection Advantage

AG 49-A Compliant
Current Interest Rate
Guaranteed Interest Rate

IUL Cap/Floor

Mutual of Omaha ALB - Life Protection Advantage ALB

AG 49-A Compliant
Current Interest Rate
Guaranteed Interest Rate

IUL Cap/Floor

National Life - FlexLife NL

AG 49-A Compliant
Current Interest Rate
Guaranteed Interest Rate

Interest Bonus

IUL Cap/Floor

National Life - FlexLife NL w/ Benefit Distribution Option

AG 49-A Compliant

Current Interest Rate

Guaranteed Interest Rate

Interest Bonus

IUL Cap/Floor

National Life - PeakLife NL

AG 49-A Compliant

Current Interest Rate

Guaranteed Interest Rate

Interest Bonus

IUL Cap/Floor

National Life - PeakLife NL w/ Benefit Distribution Option

AG 49-A Compliant
Current Interest Rate
Guaranteed Interest Rate
Interest Bonus

IUL Cap/Floor

Nationwide - Indexed UL Accumulator II 2020

AG 49-A Compliant
Current Interest Rate
Guaranteed Interest Rate
Interest Bonus

IUL Cap/Floor

Nationwide - Indexed UL Protector II 2020

AG 49-A Compliant
Current Interest Rate
Guaranteed Interest Rate
IUL Cap/Floor

North American - Builder Plus IUL 2

AG 49-A Compliant
Current Interest Rate
Guaranteed Interest Rate
Interest Bonus

IUL Cap/Floor

North American - Smart Builder IUL

AG 49-A Compliant
Current Interest Rate
Guaranteed Interest Rate

IUL Cap/Floor

Pacific Life - Pacific Discovery Xelerator IUL 2 2020

AG 49-A Compliant
Current Interest Rate
Guaranteed Interest Rate

Interest Bonus

IUL Cap/Floor

Pacific Life - Pacific Discovery Xelerator IUL 2 2020 w/ Benefit

Distribution Rider

AG 49-A Compliant

Current Interest Rate

Guaranteed Interest Rate

Interest Bonus

IUL Cap/Floor

Pacific Life - Pacific Indexed Accumulator 6 2020

AG 49-A Compliant

Current Interest Rate

Guaranteed Interest Rate

Interest Bonus

IUL Cap/Floor

Pacific Life - Pacific Indexed Accumulator 6 2020 w/ Benefit Distribution Rider

AG 49-A Compliant
Current Interest Rate
Guaranteed Interest Rate
Interest Bonus

IUL Cap/Floor

Penn Mutual - Accumulation Builder Flex IUL

AG 49-A Compliant
Current Interest Rate

Guaranteed Interest Rate
Interest Bonus

IUL Cap/Floor

Principal - Indexed Universal Life Accumulation II

AG 49-A Compliant
Current Interest Rate
Guaranteed Interest Rate
Interest Bonus

IUL Cap/Floor

Principal - IUL Flex II

AG 49-A Compliant
Current Interest Rate
Guaranteed Interest Rate
IUL Cap/Floor

Protective - Indexed Choice UL 12-19

AG 49-A Compliant
Current Interest Rate
Guaranteed Interest Rate
IUL Cap/Floor

Prudential - PruLife Founders Plus UL (2019)

AG 49-A Compliant
Current Interest Rate
Guaranteed Interest Rate

IUL Cap/Floor

Prudential - PruLife Index Advantage UL (2020)

AG 49-A Compliant
Current Interest Rate
Guaranteed Interest Rate
IUL Cap/Floor

Prudential ALB - PruLife Index Advantage UL (2020) ALB

AG 49-A Compliant
Current Interest Rate
Guaranteed Interest Rate
IUL Cap/Floor

Securian Financial - Eclipse Accumulator IUL

AG 49-A Compliant
Current Interest Rate
Guaranteed Interest Rate
Interest Bonus

IUL Cap/Floor

Securian Financial - Eclipse Accumulator IUL w/ Income Protection Flex Agreement

AG 49-A Compliant
Current Interest Rate
Guaranteed Interest Rate
Interest Bonus

IUL Cap/Floor

Securian Financial - Eclipse Protector II IUL

AG 49-A Compliant
Current Interest Rate
Guaranteed Interest Rate
Interest Bonus

IUL Cap/Floor

Symetra - Symetra Accumulator IUL 3.0

AG 49-A Compliant
Current Interest Rate
Guaranteed Interest Rate
Interest Bonus

IUL Cap/Floor

Symetra - Symetra Protector IUL 2.0

AG 49-A Compliant
Current Interest Rate
Guaranteed Interest Rate
Interest Bonus

IUL Cap/Floor

Transamerica - Transamerica Financial Foundation IUL

AG 49-A Compliant
Current Interest Rate
Guaranteed Interest Rate

IUL Cap/Floor

Zurich - Zurich Select Index UL

AG 49-A Compliant
Current Interest Rate
Guaranteed Interest Rate
Interest Bonus

IUL Cap/Floor

Zurich - Zurich Wealth Builder IUL

AG 49-A Compliant

Current Interest Rate
Guaranteed Interest Rate
Interest Bonus

IUL Cap/Floor

<https://premierbrokerage.com/ag-49a-carrier-announcements/>

Interest Rate, Guaranteed Interest Rate

Yes

Max: Annual Point-to-Point S&P 500: 6.15%

0.00% Credited to Indexed Account Segments; 0.10% Over the Life of the Policy

Your clients can choose between:

- Select index allocations that include a 40% guaranteed interest bonus and 1% annual asset charge
- Bonused index allocations that include a 15% guaranteed interest bonus each year and no asset charge
- Classic index allocations that include a .90% guaranteed flat rate bonus or
- Standard index allocations that do not include an interest bonus.

Annual Point-to-Point S&P 500: Cap: 10.00%, Floor: 0.00%

Yes

Max: Classic Bloomberg US Dynamic Balance II ER Index Annual PtP and PIMCO Tactical Balanced ER Index Annual PtP: 6.00%

0.00% Credited to Indexed Account Segments; 0.10% Over the Life of the Policy

Your clients can choose between:

- Select index allocations that include a 40% guaranteed interest bonus and 1% annual asset charge
- Bonused index allocations that include a 15% guaranteed interest bonus each year and no asset charge
- Classic index allocations that include a .90% guaranteed flat rate bonus or
- Standard index allocations that do not include an interest bonus.

Bloomberg US Dynamic Balance II ER Index Annual PtP: Cap: N/A, Floor: 0.00%

PIMCO Tactical Balanced ER Index Annual PtP: Cap: N/A, Floor: 0.00%

Yes

Max: High Cap Rate Account: 6.16%, High Bonus Rate Account: 5.08%

0.00% Credited to High Cap Rate Account, 0.25% Credited to High Bonus Rate Account

High Cap Rate Account: Guaranteed Account Value Enhancement (AVE) of 0.10% after policy year 5; current AVE of 0.10% after policy year 5. High Bonus Rate Account: Guaranteed Account Value Enhancement (AVE) of 0.10% after policy year 5; current AVE of 0.60% after policy year 5.

High Cap Rate Account: Cap: 10.00%, Floor: 0.00%; High Bonus Rate Account: Cap: 7.75%, Floor: 0.25%

Yes

Max: Blend Participation Rate Account - MLSB: 6.16%

0.00% Credited to Blend Participation Rate Account - MLSB

Guaranteed Account Value Enhancement (AVE) of 0.10% after policy year 5; current AVE of 0.65% after policy year 5.

Blend Participation Rate Account - MLSB: Cap: N/A; Floor: 0.00%

Yes

Max: High Cap Rate Account: 6.16%, High Bonus Rate Account: 5.08%

0.00% Credited to High Cap Rate Account, 0.25% Credited to High Bonus Rate Account

High Cap Rate Account: Guaranteed Account Value Enhancement (AVE) of 0.10% after policy year 5; current AVE of 0.10% after policy year 5. High Bonus Rate Account: Guaranteed Account Value Enhancement (AVE) of 0.10% after policy year 5; current AVE of 0.60% after policy year 5.

High Cap Rate Account: Cap: 10.00%, Floor: 0.00%; High Bonus Rate Account: Cap: 7.75%, Floor: 0.25%

Yes

Max: Blend Participation Rate Account - MLSB: 6.16%

0.00% Credited to Blend Participation Rate Account - MLSB

Guaranteed Account Value Enhancement (AVE) of 0.10% after policy year 5; current AVE of 0.65% after policy year 5.

Blend Participation Rate Account - MLSB: Cap: N/A; Floor: 0.00%

Yes

Cap Rate Account - S&P 500: 5.01%; UL-NLG: 5.01%

0.00% Credited to Indexed Account Segments

Account Value Enhancement - Guaranteed AVE of 0.1% from policy year 6 and later; current AVE of 0.1% from policy year 6 and later.

Cap Rate Account - S&P 500: Cap: 7.75%, Floor: 0.00%

Yes

Max: Blend Participation Rate Account - MLSB: 5.01%

0.00% Credited to Indexed Account Segments

Account Value Enhancement - Guaranteed AVE of 0.75% after policy year 5; current AVE of 0.80% after policy year 5.

Blend Participation Rate Account - MLSB: Cap: N/A; Floor: 0.00%

Yes

Max: 1-Yr PtP Account - 5.92%

0.00% Credited to Indexed Account Segments; 2.00% Over the Life of the Policy

1-Yr PtP Account - Cap: 9.50%, Floor: 0.00%

Yes

Max: Annual S&P 500: 4.41%

0.00% Credited to Indexed Account Segments; 2.00% Over the Life of the Policy

Non-Guaranteed Segment Bonus Credit - On a non-guaranteed basis, there is a Segment Bonus credit calculated monthly as a percentage of the segment value of the indexed accounts; the Segment Bonus will be credited monthly, and will vary by policy year. For the indexed accounts, the annualized Segment Bonus credit is 0.50% for policy years 11-15, and 1.00% for years 16 and later.

Select S&P 500 1-Year Option: Cap: 7.00%, Floor: 0.00%

Yes

Max: Annual S&P 500: 4.35%; Fixed Account: Guaranteed Interest Account: 2.50%
2.50%

Guaranteed Multiplier: Beginning in policy years 2 and later, the multiplicative persistency bonus will be applied to the Index-Linked Rates of Return used to calculate Index-Linked credits. In such policy years, the Index-Linked Rate of Return (before application of any multiplier) will be multiplied by 110%. Segment Interest (Extra Interest Credit): If the declared interest rate for the unloaned GIA and Holding Account (before application of the 110% Multiplier in policy years 2 and later) increases above 3.5%, the excess "Segment Interest Rate" will be credited to Segment Values on a daily basis during the Segment Term, in addition to the Index-Linked Credit on the Segment Maturity Date, with both credits never to be less than zero. This annual interest rate may change during the Segment Term.

Select S&P 500 1-Year Option: Cap: 7.00%, Floor: 0.00%

Yes

Max: 1 Year Point to Point %: 6.40%

0.00% Annual Point to Point Crediting; 2.00% Over the Life of the Policy

Beginning at the end of the 5th year, an additional amount of interest will be credited to your Account Value each year, based on the average monthly Account Value during that year, as long as the declared rate for the Fixed Term Strategy is higher than the 2% guaranteed rate. The minimum interest percentage for the Account Value Enhancement is 1% for the year, if the condition is met for that year. Current Non-Guaranteed Account Value Enhancement is 1.25%. SMART Buy-Up Secure Strategy: Available at the beginning of the sixth policy year, the SMART Buy-Up Secure strategy provides an Add-On (25%) to the Account Value based on a percentage of the indexed interest credits, assuming there is positive index growth. A Buy-Up Add-On Charge will be deducted at the beginning of each indexed interest crediting period. The Buy-Up Charge Rate (1.25%) is currently equal to the current Account Value Enhancement rate. SMART Buy-Up Performance Strategy: Available when the Account Value less any outstanding policy exceeds a stated funding percentage of the policy face amount (20%). The SMART Buy-Up Performance strategy provides an Add-On to the Account Value (100%) based on a percentage of the indexed interest credits, assuming there is positive index growth. The Buy-Up Add-On Charge (5.25%) will be deducted at the beginning of each indexed interest crediting period. At any time, if the Buy-Up qualifications are not met, the Buy-Up Add-On Charge will not be assessed and no Buy-Up Add-On will be available.

Smart Buy-Up Performance Cap: 10.50%, Floor: 0.00%, Smart Buy-Up Secure Cap: 10.50%, Floor: 0.00%, 1 Year Point to Point %: 10.50%, Floor: 0.00%

Yes

Max: 7.05%

0.00% Annual Point to Point Crediting; 2.00% Over the Life of the Policy

Beginning at the end of the 5th year and continuing in all subsequent years, an additional 1.00% of the average month-end Account Values for that year, is guaranteed to be credited to the policy.

Cap: 12.00%, Floor: 0.00%

Yes

Max: 6.17%

0.00% Annual Point to Point Crediting; 2.00% Over the Life of the Policy

Non-guaranteed Account Value Enhancement - Offers a credit up to an additional 0.60% of interest annually to your policy's account value. If credited, the enhancement applies beginning on the later of the end of the policy year when the insured turns 65, or the end of the tenth policy year.

Cap: 10.00%, Floor: 0.00%

Yes

Max: Capped Indexed Account: 6.05%; Select Capped Indexed Account: 6.16%

0.00% Credited to Indexed Account Segments; 2.00% Over the Life of the Policy

A Guaranteed Indexed Account Multiplier will be applied to interest earned in the Index Appreciation Account at the beginning of policy year 1 and continuing through the life of the policy. The multiplier increases the interest earned in each maturing Indexed Segment, as follows:

☐ By 5% for the Select Capped Indexed Account

☐ By 45% for Capped, High Par Capped, Capped Hang Seng Indexed Accounts, and the Loaned Indexed Account (1.98% annual Index Performance Charge)

☐ By 106% for the Enhanced Capped Indexed Account (4.98% annual Index Performance Charge)

☐ By 30% for the High Capped Indexed Account (1.98% annual Index Performance Charge)

☐ By 80% for the Enhanced High Capped Indexed Account (4.98% annual Index Performance Charge)

Guaranteed Indexed Account Multiplier is not applicable to Based Indexed Accounts.

Persistency Bonus: A non-guaranteed Persistency Bonus may be applied to the Fixed Account interest rate beginning in policy year 11.

☐ The Persistency Bonus is applied only to the un-loaned portion of Policy Value allocated to the Fixed Account and any Indexed Account Holding Segments.

☐ In New York, the Persistency Bonus is guaranteed and will be applied beginning in policy year 11 to the then currently credited Fixed Account interest rate if the rate at the time is equal to or greater than 3.00%.

Currently an additional 0.35% in years 11+.

Capped Indexed Account: Cap: 10.00%, Floor: 0.00%; Select Capped Indexed Account: Cap: 10.00%, Floor: 0.00%

Yes

Max: Core Capped Indexed Account: 5.54%, Base Capped Indexed Account: 7.16%

0.00% Credited to Indexed Account Segments; 2.00% Over the Life of the Policy

Guaranteed Indexed Account Multiplier: A guaranteed indexed account multiplier will be applied to interest earned in the index appreciation account at the beginning of policy year 1 and continuing through the life of the policy. The multiplier increases the interest earned in each maturing indexed segment, as follows: By 65% for Capped, High Par, and Capped Hang Seng Indexed Accounts; by 38% for the High Capped Indexed Account. The guaranteed indexed account multiplier is not applicable to the base indexed account options. / **Persistency Bonus:** There is a non-guaranteed persistency bonus that may be applied to the fixed account interest rate beginning in policy year 11. The persistency bonus is applied only to the un-loaned portion of policy value allocated to the fixed account and any indexed account holding segments. Currently an additional 0.65% in years 11+. In New York, the persistency bonus is guaranteed and will be applied beginning in policy year 11 to the then currently credited fixed account interest rate if the rate at that time is equal to or greater than 3.00%. / **Asset Bonus:** Beginning in policy year 11, the asset bonus will be applied to the balances in the indexed appreciation account and fixed account. The asset bonus is a guaranteed feature. The asset bonus rate varies by gender, risk class, and policy duration. The asset bonus is reduced any time the policy value exceeds the face amount.

Core Capped Indexed Account: Cap: 9.00%, Floor: 0.00%; Base Capped Indexed Account: Cap: 12.50%, Floor: 0.00%

Yes

Max: Multiplier Indexed Account: 5.09%; Traditional Indexed Account: 5.48%

Multiplier Indexed Account: 0.00%; Traditional Indexed Account: 0.25%

Multiplier Indexed Account: The S&P 500® Multiplier Indexed Account earns the full point-to-point percentage increase of the S&P 500® Index up to a cap declared at the beginning of the segment year, plus a 50% guaranteed multiplier (Index Credit Enhancement) declared at the beginning of the segment year. There is a one-time 2% asset based charge deducted when each 12-month segment is created. Traditional Indexed Account: The S&P 500® Traditional Indexed Account earns the full point-to-point percentage increase of the S&P 500® Index up to a cap declared at the beginning of the segment year.

Multiplier Indexed Account: Cap: 8.50%, Floor: 0.00%; Traditional Indexed Account: Cap: 8.50%, Floor: 0.25%

Yes

Max: Fidelity AIM Dividend Indexed Account: 5.92%

Fidelity AIM Dividend Indexed Account: 0.00%

The Fidelity AIM® Dividend Index is an excess return index comprised of an equity component and a fixed income component. Allocation between the components is dynamically rebalanced based on a rules-based strategy targeting a 5% volatility. The account earns the full point-to-point percentage increase of the Fidelity Index adjusted by the Participation Rate declared at the beginning of the segment year.

Fidelity AIM Dividend Indexed Account: N/A, Floor: 0.00%

Yes

Max: Fixed Bonus Indexed Account: 5.22%; Traditional Indexed Account: 5.48%

Fixed Bonus Indexed Account and Traditional Indexed Account: 0.25%

Fixed Bonus Indexed Account: The S&P 500® Fixed Bonus Indexed Account earns the full point-to-point percentage increase of the S&P 500® Index up to a cap declared at the beginning of the segment year, plus an Account Value Enhancement (AVE). The current AVE is 0.25%, but will never be less than 0.25%. Traditional Indexed Account: The S&P 500® Traditional Indexed Account earns the full point-to-point percentage increase of the S&P 500® Index up to a cap declared at the beginning of the segment year.
Fixed Bonus Indexed Account: Cap: 8.00%, Floor: 0.25%; Traditional Indexed Account: Cap: 8.50%, Floor: 0.25%

Yes

Max: Fidelity AIM Dividend Indexed Account: 5.92%

Fidelity AIM Dividend Indexed Account: 0.00%

The Fidelity AIM® Dividend Index is an excess return index comprised of an equity component and a fixed income component. Allocation between the components is dynamically rebalanced based on a rules-based strategy targeting a 5% volatility. The account earns the full point-to-point percentage increase of the Fidelity Index adjusted by the Participation Rate declared at the beginning of the segment year.

Fidelity AIM Dividend Indexed Account: N/A, Floor: 0.00%

Yes

Max: 6.17%

0.00% Credited to Indexed Account Segments

Cap: 10.00%, Floor: 0.00%

Yes

Max: 5.42%

0.00% Credited to Indexed Account Segments

Cap: 8.50%, Floor: 0.00%

Yes

Max: 5.42%

0.00% Credited to Indexed Account Segments

Cap: 8.50%, Floor: 0.00%

Yes

Max: 5.69%

0.00% Credited to Indexed Account Segments; 2.00% Over the Life of the Policy

The Annual Accumulated Value Enhancement Rider provides FlexLife NL with an Interest Bonus beginning on your 6th policy anniversary. The Annual Accumulated Value Enhancement is the Interest Bonus Percentage multiplied by the average Accumulated Value during the preceding Policy Year, subject to the following conditions:

- ☐ The Interest Bonus Percentage is determined by the insurer and is subject to change. Your bonus will be based on the amount of money in the Basic Strategy, the amount of money in the other strategies and the Current Interest Bonus Percentages defined below.
- ☐ The Interest Bonus Percentage will never be less than the Guaranteed Interest Bonus Percentage of 0.35%.
- ☐ This Accumulated Value Enhancement will be credited to the Basic Strategy.
- ☐ Accumulated Value in the Loan Collateral Account will not contribute to the Accumulated Value Enhancement.

Cap: 9.00%, Floor: 0.00%

Yes

Max: 5.69%

0.00% Credited to Indexed Account Segments; 2.00% Over the Life of the Policy

The Annual Accumulated Value Enhancement Rider provides FlexLife NL with an Interest Bonus beginning on your 6th policy anniversary. The Annual Accumulated Value Enhancement is the Interest Bonus Percentage multiplied by the average Accumulated Value during the preceding Policy Year, subject to the following conditions:

- ☐ The Interest Bonus Percentage is determined by the insurer and is subject to change. Your bonus will be based on the amount of money in the Basic Strategy, the amount of money in the other strategies and the Current Interest Bonus Percentages defined below.
- ☐ The Interest Bonus Percentage will never be less than the Guaranteed Interest Bonus Percentage of 0.35%.
- ☐ This Accumulated Value Enhancement will be credited to the Basic Strategy.
- ☐ Accumulated Value in the Loan Collateral Account will not contribute to the Accumulated Value Enhancement.

Cap: 9.00%, Floor: 0.00%

Yes

Max: 5.69%

0.00% Credited to Indexed Account Segments; 2.00% Over the Life of the Policy

The Annual Accumulated Value Enhancement Rider provides PeakLife NL with an Interest Bonus beginning on your 2nd policy anniversary. The Annual Accumulated Value Enhancement is the Interest Bonus Percentage multiplied by the average Accumulated Value during the preceding Policy Year, subject to the following conditions:

- ☐ The Interest Bonus Percentage is determined by the insurer and is subject to change. Your bonus will be based on the amount of money in the Basic Strategy, the amount of money in the other strategies and the Current Interest Bonus Percentages defined below.
- ☐ The Interest Bonus Percentage will never be less than the Guaranteed Interest Bonus Percentage of 0.55%.
- ☐ This Accumulated Value Enhancement will be credited to the Basic Strategy.
- ☐ Accumulated Value in the Loan Collateral Account will not contribute to the Accumulated Value Enhancement

Cap: 9.00%, Floor: 0.00%

Yes

Max: 5.69%

0.00% Credited to Indexed Account Segments; 2.00% Over the Life of the Policy

The Annual Accumulated Value Enhancement Rider provides PeakLife NL with an Interest Bonus beginning on your 2nd policy anniversary. The Annual Accumulated Value Enhancement is the Interest Bonus Percentage multiplied by the average Accumulated Value during the preceding Policy Year, subject to the following conditions:

- ▣ The Interest Bonus Percentage is determined by the insurer and is subject to change. Your bonus will be based on the amount of money in the Basic Strategy, the amount of money in the other strategies and the Current Interest Bonus Percentages defined below.
- ▣ The Interest Bonus Percentage will never be less than the Guaranteed Interest Bonus Percentage of 0.55%.
- ▣ This Accumulated Value Enhancement will be credited to the Basic Strategy.
- ▣ Accumulated Value in the Loan Collateral Account will not contribute to the Accumulated Value Enhancement

Cap: 9.00%, Floor: 0.00%

Yes

Max: 1-Yr S&P 500 Annual Point-to-Point: 5.92%

0.00% Credited to Indexed Account Segments

Nationwide IUL Rewards Program - Conditional Credit and Conditional Interest Endorsement - The Conditional Credit and Conditional Interest Endorsement is part of the Nationwide IUL Rewards Program. Conditional credit and conditional interest are guaranteed if all qualifying conditions are met. Conditional Credit: This endorsement provides for application of a credit to the Fixed Interest Strategy each policy monthaversary on and after the beginning of policy year 16 if the endorsement accumulated premium test is satisfied. The test is satisfied if net accumulated premium equals or exceeds the endorsement accumulated premium. Net accumulated premium is equal to premiums paid minus Partial Surrenders, Surrender charges deducted, returned premium, and indebtedness. Endorsement accumulated premium is equal to the sum of the endorsement monthly premiums in effect for each month from the policy date up to and including the beginning of policy year 16. Policies that satisfy the test will receive an annualized credit of 0.20% of the Accumulated Value less policy indebtedness. If the endorsement accumulated premium test is not satisfied at the beginning of policy year 16, this endorsement will terminate. Conditional Interest: If the endorsement accumulated premium test described above is satisfied at the beginning of policy year 16, prorated Index Segment interest will be credited on Accumulated Value transferred for Declared Rate Policy Loans or withdrawn for Partial Surrenders during an Index Segment interest period, if the Index Segment has Index Segment Maturity Value on the index segment maturity date. No conditional interest will be credited for Index Segments that do not have any Index Segment Maturity Value on their Index Segment maturity date, or that do not reach their Index Segment maturity date.

1-Yr S&P 500 Annual Point-to-Point: Cap: 9.50%, Floor: 0.00%

Yes

Max: 1-Yr S&P 500 Annual Point-to-Point: 5.92%

0.00% Credited to Indexed Account Segments

1-Yr S&P 500 Annual Point-to-Point: Cap: 9.50%, Floor: 0.00%

Yes

Max: 5.91%

0.00% Credited to Indexed Account Segments; 2.50% Over the Life of the Policy

Account Interest Multiplier: Beginning policy year 1 and each year thereafter, if we declare a current interest rate on the Fixed Account that exceeds the Fixed Account Guaranteed Interest Rate, we will include an Account Interest Multiplier on the portion of the Fixed Account Value that is not Policy Debt. Beginning in year 1 and each year thereafter, we will include an Account Interest Multiplier on the portion of the Indexed Account Value that is not Policy Debt. The Account Interest Multiplier may provide a current Index Credit that may be greater than the Index Credit without such multiplier. The Guaranteed Minimum Account Interest Multiplier is 10% beginning policy year 1. The current Account Interest Multiplier used in this illustration is detailed in the chart found in the Index Selections and Initial Premium Allocation section of this illustration. The Account Interest Multiplier is not applied to the Interest Bonus nor any portion of the Account Value that is Policy Debt. The Account Interest Multiplier does not apply to the Minimum Account Value. // Conditionally Guaranteed Interest Bonus on the Fixed Account: After the 10th policy anniversary, we will apply a Conditionally Guaranteed Interest Bonus of 1.00%. If we declare a current interest rate that is higher than the guaranteed interest rate, then we will increase the currently declared annual interest rate by 1.00% starting in policy year 11. This Index Credit Bonus is reflected in the values shown on the "Projected Policy Values" pages of this illustration. The Interest Bonus is only applied to the portion of the Fixed Account that is not used for Standard Policy Loans or net zero cost loans and is added after the Account Interest Multiplier, if any. // Interest Bonus on the Indexed Account Value: After the 10th policy anniversary, we will add a Guaranteed Interest Bonus of 1.00% to the interest rate used to calculate the Index Credit. This bonus is reflected in the values shown on the Projected Policy Values" pages of this illustration. The Bonus is also applied to the portion of your Account Value that is used for Variable Interest Policy Loans.

Cap: 9.50%, Floor: 0.00%

Yes

Max: 5.14%

0.00% Credited to Indexed Account Segments; 2.50% Over the Life of the Policy

Cap: 8.00%, Floor: 0.00%

Yes

Max: High Cap Indexed Account: 6.26%, Indexed Account: 5.41%

0.00% Credited to Indexed Account Segments; 2.00% Over the Life of the Policy

The Enhanced Performance Factor Rider is an optional rider that provides a rider Performance Factor (PF) on the Indexed Accounts. The rider PF may produce a credit that may increase the policy's Accumulated Value at segment maturity. The rider is only available at policy issue. EPFR Design: The Enhanced Performance Factor Rider allows the flexibility to choose which level of charges you want to pay and its associated potential rider Performance Factor. We offer 3 Designs to choose from: Classic - No benefit and no charge; Performance - provides a potential benefit based on a segment-based charge that is assessed as a percentage of your indexed segment value.; Performance Plus - provides the highest potential benefit based on a higher segment-based charge that is assessed as a percentage of your indexed segment value. Refer to the Technical Guide for additional rules and information. / Fixed Account Persistency Credit - A non-guaranteed Fixed Account Persistency Credit will apply each month beginning in policy year 11 as long as there is accumulated value in the Fixed Account. The amount of the Fixed Account Persistency Credit is impacted by the following factors: issue age, duration, sex, risk class, death benefit option, face amount at issue, basic face amount at issue as a percentage of total face amount at issue, and accumulated value, excluding the standard loan AV.

High Cap Indexed Account: Cap: 11.00%, Floor: 0.00%; Indexed Account: Cap: 8.50%, Floor: 0.00%

Yes

Max: High Cap Indexed Account: 6.26%, Indexed Account: 5.41%

0.00% Credited to Indexed Account Segments; 2.00% Over the Life of the Policy

The Enhanced Performance Factor Rider is an optional rider that provides a rider Performance Factor (PF) on the Indexed Accounts. The rider PF may produce a credit that may increase the policy's Accumulated Value at segment maturity. The rider is only available at policy issue. EPFR Design: The Enhanced Performance Factor Rider allows the flexibility to choose which level of charges you want to pay and its associated potential rider Performance Factor. We offer 3 Designs to choose from: Classic - No benefit and no charge; Performance - provides a potential benefit based on a segment-based charge that is assessed as a percentage of your indexed segment value.; Performance Plus - provides the highest potential benefit based on a higher segment-based charge that is assessed as a percentage of your indexed segment value. Refer to the Technical Guide for additional rules and information. / Fixed Account Persistency Credit - A non-guaranteed Fixed Account Persistency Credit will apply each month beginning in policy year 11 as long as there is accumulated value in the Fixed Account. The amount of the Fixed Account Persistency Credit is impacted by the following factors: issue age, duration, sex, risk class, death benefit option, face amount at issue, basic face amount at issue as a percentage of total face amount at issue, and accumulated value, excluding the standard loan AV.

High Cap Indexed Account: Cap: 11.00%, Floor: 0.00%; Indexed Account: Cap: 8.50%, Floor: 0.00%

Yes

Max: High Cap Indexed Account: 6.26%, Indexed Account: 5.41%

0.00% Credited to Indexed Account Segments; 2.00% Over the Life of the Policy

The Enhanced Performance Factor Rider is an optional rider that provides a rider Performance Factor (PF) on the Indexed Accounts. The rider PF may produce a credit that may increase the policy's Accumulated Value at segment maturity. The rider is only available at policy issue. EPFR Design: The Enhanced Performance Factor Rider allows the flexibility to choose which level of charges you want to pay and its associated potential rider Performance Factor. We offer 3 Designs to choose from: Classic - No benefit and no charge; Performance - provides a potential benefit based on a segment-based charge that is assessed as a percentage of your indexed segment value.; Performance Plus - provides the highest potential benefit based on a higher segment-based charge that is assessed as a percentage of your indexed segment value. Refer to the Technical Guide for additional rules and information.

High Cap Indexed Account: Cap: 11.00%, Floor: 0.00%; Indexed Account: Cap: 8.50%, Floor: 0.00%

Yes

Max: High Cap Indexed Account: 6.26%, Indexed Account: 5.41%

0.00% Credited to Indexed Account Segments; 2.00% Over the Life of the Policy

The Enhanced Performance Factor Rider is an optional rider that provides a rider Performance Factor (PF) on the Indexed Accounts. The rider PF may produce a credit that may increase the policy's Accumulated Value at segment maturity. The rider is only available at policy issue. EPFR Design: The Enhanced Performance Factor Rider allows the flexibility to choose which level of charges you want to pay and its associated potential rider Performance Factor. We offer 3 Designs to choose from: Classic - No benefit and no charge; Performance - provides a potential benefit based on a segment-based charge that is assessed as a percentage of your indexed segment value.; Performance Plus - provides the highest potential benefit based on a higher segment-based charge that is assessed as a percentage of your indexed segment value. Refer to the Technical Guide for additional rules and information.

High Cap Indexed Account: Cap: 11.00%, Floor: 0.00%; Indexed Account: Cap: 8.50%, Floor: 0.00%

Yes

Max: High Cap S&P 500 Indexed Account: 6.71%; Classic S&P 500 Account: 5.96%; Enhanced S&P 500 Account: 5.30%

1.00%

An Index Credit Enhancement will be paid on each segment maturity date across all Enhancement (ICE) Indexed Accounts and the Indexed Loan Account. The ICE is a guaranteed percentage increase that is applied to Index Performance to boost the total amount credited to the Indexed Account(s). The ICE percentage varies based on the Indexed Account. High Cap S&P 500 Indexed Account: Index Credit Enhancement of 15.00%; Enhanced S&P 500 Indexed Account: Index Credit Enhancement of 25.00%.

High Cap S&P 500 Indexed Account: Cap: 11.25%, Floor: 1.00%; Classic S&P 500 Account : Cap: 9.00%, Floor: 1.00%; Enhanced S&P 500 Account: Cap: 7.75%, Floor: 1.00%

Yes

Max: S&P 500 Price Return: 5.67%

0.00% Credited to Indexed Account Segments

Starting in policy year 11, at the end of each policy year we will credit an Accumulated Value Enhancement to your policy, provided that the declared interest rate on the fixed account at the end of the policy year exceeds the guaranteed minimum credited interest rate. The Accumulated Value Enhancement percentage is guaranteed to be 0.75% and will be multiplied by your net accumulated value.

S&P 500 Price Return: Cap: 9.00%, Floor: 0.00%

Yes

Max: 5.67%

0.00% Credited to Indexed Account Segments

Cap: 9.00%, Floor: 0.00%

Yes

Max: 5.14%; UL-NLG: 5%

0.00% Credited to Indexed Account Segments

Cap: 8.00%, Floor: 0.00%

Yes

Max: Plus 100 Account: 4.31%, Fixed Account: 4.00%

Indexed Account: 0.00% Credited to Indexed Account Segments, 1.00% Over the Life of the Policy; Fixed Account: 2.50%

Plus 100 Account: Cap: 6.50%, Floor: 0.00%

Yes

Max: Indexed Account: 5.42%

0.00% Credited to Indexed Account Segments; 1.00% Over the Life of the Policy

Indexed Account: Cap: 8.50%, Floor: 0.00%

Yes

Max: Indexed Account: 5.42%

0.00% Credited to Indexed Account Segments; 1.00% Over the Life of the Policy

Indexed Account: Cap: 8.50%, Floor: 0.00%

Yes

S&P 500: 5.69%

0.00% Credited to Indexed Account Segments; 2.00% Over the Life of the Policy

Eclipse Accumulator policies may receive a bonus interest credit, which can help increase your accumulation value through a nonguaranteed reimbursement of expenses.

☑ The bonus is calculated as a percentage of your policy's accumulation value.

☑ The initial bonus is credited on the 11th policy year anniversary and may continue to be paid every year thereafter.

Please keep in mind that the guaranteed rate and the guaranteed maximum charges rate do not reflect the incorporation of the bonus interest credit.

S&P 500: Cap: 9.00%, Floor: 0.00%

Yes

S&P 500: 5.69%

0.00% Credited to Indexed Account Segments; 2.00% Over the Life of the Policy

Annual Policy Credit - a dynamic, non-guaranteed interest bonus determined by a wide array of variables including but not limited to accumulation value, interest, index credits, mortality, persistency, policy duration, premiums, policy indebtedness, taxes, expenses, and additional agreements. Please see carrier for more details.

S&P 500: Cap: 9.00%, Floor: 0.00%

Yes

Max: 5.43%; UL-NLG: 5%

0.00% Credited to Indexed Account Segments; 2.00% Over the Life of the Policy

Index Crediting Bonus - An annual bonus may be given based on the index credits received over a 120-month (10-year) rolling period. The 10-year rolling period ends at the prior policy anniversary, with the initial bonus payment taking place on the 11th policy anniversary.

Cap: 8.50%, Floor: 0.00%

Yes

Max: S&P 500 Index Select: 6.42%, S&P 500 Index Core: 5.92%, S&P 500 Index Base: 4.87%

0.00% Annual Point to Point Crediting; 2.00% Over Any 8 Year Segment and the Life of the Policy

Persistency Bonus - Beginning in policy year 11, you will receive a guaranteed persistency bonus that increases the credits applied to your index segments as well as any applicable interest applied to the fixed account by 1.15.

/ Base Index Strategies: Provide lower index caps and/or participation rates than the other strategies, but guarantee the payment of an additional bonus which is credited to these index segments at their maturity. The additional bonus is in addition to any index credit earned according to the calculation of the strategy's index change rate. Allocations to the Base Index Strategies will receive an additional index credit upon maturity of the index segment. The current index credit is 0.50% for the 1-year segments and 1.00% for the 2-year blended segment.

S&P 500 Index Select: Cap: 11.50%, Floor: 0.00%; S&P 500 Index Core: Cap: 9.50%, Floor: 0.00%; S&P 500 Index Base: Cap: 7.50%, Floor: 0.00%

Yes

Max: S&P 500 Index Select: 5.64%, S&P 500 Index Core: 5.14%; UL-NLG: 5%

0.00%

Persistency Bonus: Beginning in policy year 11, the policy will receive a guaranteed persistency bonus that increases the credits applied to the index segments and the interest applied to the fixed and holding account by 30%. The persistency bonus does not apply to loaned account value backing standard loans.

S&P 500 Index Select: Cap: 10.00%, Floor: 0.00%; S&P 500 Index Core: Cap: 8.00%, Floor: 0.00%

Yes

Max: 7.20%

0.75% Credited to Indexed Account Segments

Cap: 13.75%, Floor: 0.75%

Yes

Max: 5.29%; UL-NLG: 5%

0.00%

Starting on the 10th policy anniversary, and every anniversary thereafter, the Index Interest Accounts segments will be credited with a Persistency Bonus that will equal 12% of the amount of interest that the segment earned through the course of the policy year.

Cap: 9.50%, Floor: 0.00%

Yes

Max: S&P 500 Index Account: 5.95%

0.00% Credited to Indexed Account Segments

Persistency Bonus - An additional credit to Accounts. Starting on the 6th policy anniversary, and every anniversary thereafter, for each Account Segment (or for the whole Account if there are no Segments in the account), it is calculated as a percentage of the interest that was earned by that Segment/Account during the year. It is credited directly to that Segment/Account. The guaranteed persistency bonus of 15% applies to the amount of interest that the account earned through the course of the policy year before Attained Age 90 and 10% thereafter.

S&P 500 Index Account: Cap: 11.50%, Floor: 0.00%