

PENSION AND ANNUITY SERIES

GLOBAL LOOKBACK (A)(B)
(State of LA)

Non-Qualified Annuities
 First Year (Issue Ages 0 - 75) 7.00%
 First Year (Issue Ages 76 - 80) 5.00%

YEARS 2-5
 Issue Ages 0-80 1.00%
 Thereafter 0.00%

Qualified Annuities
 First Year (Issue Ages 0 - 70) 7.00%
 First Year (Issue Ages 71 - 75) 4.50%
 First Year (Issue Ages 76 - 80) 2.50%

YEARS 2-5
 Issue Ages 0-80 1.00%
 Thereafter 0.00%

GLOBAL LOOKBACK (A)(B)
(State of Florida ONLY)

Non-Qualified Annuities
 First Year (Issue Ages 0 - 75) 5.00%
 First Year (Issue Ages 76 - 80) 3.00%
 First Year (Issue Ages 81 - 85) 0.50%
 2nd - 5th Years 1.00%
 Thereafter 0.00%

Qualified Annuities
 First Year (Issue Ages 0 - 70) 5.00%
 First Year (Issue Ages 71 - 75) 2.50%
 First Year (Issue Ages 76 - 80) 0.50%
 2nd - 5th Years 1.00%
 Thereafter 0.00%

GLOBAL LOOKBACK (A)(B)
(All other states approved)

Non-Qualified Annuities
 First Year (Issue Ages 0 - 75) 7.00%
 First Year (Issue Ages 76 - 80) 5.00%

YEARS 2-5
 Issue Ages 0-80 1.00%
 Thereafter 0.00%

Qualified Annuities
 First Year (Issue Ages 0 - 70) 7.00%
 First Year (Issue Ages 71 - 75) 4.50%
 First Year (Issue Ages 76 - 80) 2.50%

YEARS 2-5
 Issue Ages 0-80 1.00%
 Thereafter 0.00%

(A) If the annuitant dies within one (1) year of the policy issue date, commission previously paid to you and/or your agents will be charged back to your and/or your agents' commission accounts and shall become a debt to us which is due and payable on demand in accordance with your respective contracts. The chargeback will be as follows:

- If death occurs during policy months 1 through 6, 100% of the commission is reversed.
- If death occurs during policy months 7 through 12, 50% of the commission is reversed.

(B) These products require precertification of the agent by the Company before any sales presentation can be made. For information concerning this requirement, please contact the NWL® Domestic Marketing Department.

NWL ULTRA CLASSIC (A)(B)
(State of LA)

Non-Qualified Annuities
 First Year (Issue Ages 0 - 75) 13.00%
 First Year (Issue Ages 76 - 80) 11.50%
 2nd - 5th Years 1.00%
 Thereafter 0.00%

Qualified Annuities
 First Year (Issue Ages 0 - 70) 13.00%
 First Year (Issue Ages 71 - 75) 11.00%
 First Year (Issue Ages 76 - 80) 10.00%
 2nd - 5th Years 1.00%
 Thereafter 0.00%

NWL ULTRA CLASSIC (A)(B)
(State of Florida ONLY)

Non-Qualified Annuities
 First Year (Issue Ages 0 - 75) 11.00%
 First Year (Issue Ages 76 - 80) 9.50%
 First Year (Issue Ages 81 - 85) 7.00%
 2nd - 5th Years 1.00%
 Thereafter 0.00%

Qualified Annuities
 First Year (Issue Ages 0 - 70) 11.00%
 First Year (Issue Ages 71 - 75) 9.00%
 First Year (Issue Ages 76 - 80) 8.00%
 First Year (Issue Ages 81 - 85) 5.50%
 2nd - 5th Years 1.00%
 Thereafter 0.00%

NWL ULTRA CLASSIC (A)(B)
(All other states approved)

Non-Qualified Annuities
 First Year (Issue Ages 0 - 75) 12.00%
 First Year (Issue Ages 76 - 80) 10.50%
 2nd - 5th Years 1.00%
 Thereafter 0.00%

Qualified Annuities
 First Year (Issue Ages 0 - 70) 12.00%
 First Year (Issue Ages 71 - 75) 10.00%
 First Year (Issue Ages 76 - 80) 9.00%
 2nd - 5th Years 1.00%
 Thereafter 0.00%

(A) If the annuitant dies within one (1) year of the policy issue date, commission previously paid to you and/or your agents will be charged back to your and/or your agents' commission accounts and shall become a debt to us which is due and payable on demand in accordance with your respective contracts. The chargeback will be as follows:

- If death occurs during policy months 1 through 6, 100% of the commission is reversed.
- If death occurs during policy months 7 through 12, 50% of the commission is reversed.

(B) These products require precertification of the agent by the Company before any sales presentation can be made. For information concerning this requirement, please contact the NWL® Domestic Marketing Department.

NWL[®] ULTRA FUTURE^{(A)(B)}
(State of LA)
 Non-Qualified Annuities
 First Year (Issue Ages 0 - 75)8.00%
 First Year (Issue Ages 76 - 80)6.00%
 2nd - 5th Years1.00%
 Thereafter.....0.00%

Qualified Annuities
 First Year (Issue Ages 0 - 70)8.00%
 First Year (Issue Ages 71 - 75)4.50%
 First Year (Issue Ages 76 - 80)2.00%
 2nd - 5th Years1.00%
 Thereafter.....0.00%

***NWL[®] ULTRA FUTURE^{(A)(B)}**
(States of WA, DE, IL, IN, MA, MN, NJ, PA & UT ONLY)
 Non-Qualified Annuities
 First Year (Issue Ages 0 - 75)6.00%
 First Year (Issue Ages 76 - 80)4.00%
 2nd - 5th Years1.00%
 Thereafter.....0.00%

Qualified Annuities
 First Year (Issue Ages 0 - 70)6.00%
 First Year (Issue Ages 71 - 75)3.50%
 First Year (Issue Ages 76 - 80)2.50%
 2nd - 5th Years1.00%
 Thereafter.....0.00%

NWL[®] ULTRA FUTURE^{(A)(B)}
(All other states approved)
 Non-Qualified Annuities
 First Year (Issue Ages 0 - 75).....7.00%
 First Year (Issue Ages 76 - 80)5.00%
 2nd - 5th Years.....1.00%
 Thereafter.....0.00%

Qualified Annuities
 First Year (Issue Ages 0 - 70).....7.00%
 First Year (Issue Ages 71 - 75)3.50%
 First Year (Issue Ages 76 - 80)2.00%
 2nd - 5th Years.....1.00%
 Thereafter.....0.00%

(A) If the annuitant dies within one (1) year of the policy issue date, commission previously paid to you and/or your agents will be charged back to your and/or your agents' commission accounts and shall become a debt to us which is due and payable on demand in accordance with your respective contracts. The chargeback will be as follows:

- If death occurs during policy months 1 through 6, 100% of the commission is reversed.
- If death occurs during policy months 7 through 12, 50% of the commission is reversed.

(B) These products require precertification of the agent by the Company before any sales presentation can be made. For information concerning this requirement, please contact the NWL[®] Domestic Marketing Department.

NWL ULTRA BENEFIT^{®(A)(B)}
 Non-Qualified Annuities
 First Year (Issue Ages 0 - 75)8.00%
 First Year (Issue Ages 76 - 80)6.00%
 First Year (Issue Ages 81 - 85)3.50%
 2nd - 5th Years2.00%
 Thereafter.....0.00%

Qualified Annuities
 First Year (Issue Ages 0 - 70)8.00%
 First Year (Issue Ages 71 - 75)5.50%
 First Year (Issue Ages 76 - 80)3.50%
 First Year (Issue Ages 81 - 85)1.00%
 2nd - 5th Years2.00%
 Thereafter.....0.00%

NWL[®] ULTRA VALUE^{(A)(B)}
(States of GU, LA)
 Non-Qualified Annuities
 First Year (Issue Ages 0 - 75)7.00%
 First Year (Issue Ages 76 - 80)5.00%
 2nd - 5th Years1.00%
 Thereafter.....0.00%

Qualified Annuities
 First Year (Issue Ages 0 - 70)7.00%
 First Year (Issue Ages 71 - 75)3.50%
 First Year (Issue Ages 76 - 80)2.50%
 2nd - 5th Years1.00%
 Thereafter.....0.00%

NWL[®] ULTRA VALUE^{(A)(B)}
(All other states approved)
 Non-Qualified Annuities
 First Year (Issue Ages 0 - 75).....6.00%
 First Year (Issue Ages 76 - 80)4.00%
 2nd - 5th Years.....1.00%
 Thereafter.....0.00%

Qualified Annuities
 First Year (Issue Ages 0 - 70).....6.00%
 First Year (Issue Ages 71 - 75)3.50%
 First Year (Issue Ages 76 - 80)2.50%
 2nd - 5th Years.....1.00%
 Thereafter.....0.00%

(A) If the annuitant dies within one (1) year of the policy issue date, commission previously paid to you and/or your agents will be charged back to your and/or your agents' commission accounts and shall become a debt to us which is due and payable on demand in accordance with your respective contracts. The chargeback will be as follows:

- If death occurs during policy months 1 through 6, 100% of the commission is reversed.
- If death occurs during policy months 7 through 12, 50% of the commission is reversed.

(B) These products require precertification of the agent by the Company before any sales presentation can be made. For information concerning this requirement, please contact the NWL[®] Domestic Marketing Department.

NWL FUTURE ASSURANCE^{®(A)}
(State of LA)
 Non-Qualified Annuities
 First Year (Issue Ages 0 - 75)8.00%
 First Year (Issue Ages 76 - 80)6.00%
 2nd - 5th Years1.00%
 Thereafter.....0.00%

Qualified Annuities
 First Year (Issue Ages 0 - 70)8.00%
 First Year (Issue Ages 71 - 75)4.00%
 First Year (Issue Ages 76 - 80)2.00%
 2nd - 5th Years1.00%
 Thereafter.....0.00%

***NWL FUTURE ASSURANCE^{®(A)}**
(States of WA, DE, IL, IN, MA, MN, NJ, PA & UT ONLY)
 Non-Qualified Annuities
 First Year (Issue Ages 0 - 75)7.00%
 First Year (Issue Ages 76 - 80)5.00%
 2nd - 5th Years1.00%
 Thereafter.....0.00%

Qualified Annuities
 First Year (Issue Ages 0 - 70)7.00%
 First Year (Issue Ages 71 - 75)3.50%
 First Year (Issue Ages 76 - 80)2.50%
 2nd - 5th Years1.00%
 Thereafter.....0.00%

NWL FUTURE ASSURANCE^{®(A)}
(All other states)
 Non-Qualified Annuities
 First Year (Issue Ages 0 - 75).....7.00%
 First Year (Issue Ages 76 - 80)5.00%
 2nd - 5th Years.....1.00%
 Thereafter.....0.00%

Qualified Annuities
 First Year (Issue Ages 0 - 70).....7.00%
 First Year (Issue Ages 71 - 75)3.00%
 First Year (Issue Ages 76 - 80)2.00%
 2nd - 5th Years.....1.00%
 Thereafter.....0.00%

(A) If the annuitant dies within one (1) year of the policy issue date, commission previously paid to you and/or your agents will be charged back to your and/or your agents' commission accounts and shall become a debt to us which is due and payable on demand in accordance with your respective contracts. The chargeback will be as follows:

- If death occurs during policy months 1 through 6, 100% of the commission is reversed.
- If death occurs during policy months 7 through 12, 50% of the commission is reversed.

NWL® BENEFIT ASSURANCE^(A)

Non-Qualified Annuities	
First Year (Issue Ages 0 - 75)	10.00%
First Year (Issue Ages 76 - 80)	8.00%
First Year (Issue Ages 81 - 85)	5.50%
2nd - 5th Years	2.00%
Thereafter	0.00%
Qualified Annuities	
First Year (Issue Ages 0 - 70)	10.00%
First Year (Issue Ages 71 - 75)	7.50%
First Year (Issue Ages 76 - 80)	5.50%
First Year (Issue Ages 81 - 85)	2.50%
2nd - 5th Years	2.00%
Thereafter	0.00%

NWL® VALUE ASSURANCE^(A)

(States of GU, LA)	
Non-Qualified Annuities	
First Year (Issue Ages 0 - 75)	8.00%
First Year (Issue Ages 76 - 80)	6.00%
2nd - 5th Years	1.00%
Thereafter	0.00%
Qualified Annuities	
First Year (Issue Ages 0 - 70)	8.00%
First Year (Issue Ages 71 - 75)	4.50%
First Year (Issue Ages 76 - 80)	2.50%
2nd - 5th Years	1.00%
Thereafter	0.00%

NWL® VALUE ASSURANCE^(A)

(All other states approved)	
Non-Qualified Annuities	
First Year (Issue Ages 0 - 75)	7.00%
First Year (Issue Ages 76 - 80)	5.00%
2nd - 5th Years	1.00%
Thereafter	0.00%
Qualified Annuities	
First Year (Issue Ages 0 - 70)	7.00%
First Year (Issue Ages 71 - 75)	3.50%
First Year (Issue Ages 76 - 80)	2.50%
2nd - 5th Years	1.00%
Thereafter	0.00%

(A) If the annuitant dies within one (1) year of the policy issue date, commission previously paid to you and/or your agents will be charged back to your and/or your agents' commission accounts and shall become a debt to us which is due and payable on demand in accordance with your respective contracts. The chargeback will be as follows:

If death occurs during policy months 1 through 6, 100% of the commission is reversed.

If death occurs during policy months 7 through 12, 50% of the commission is reversed.

NWL® PROTECTOR ONE^(C)

Non-Qualified Annuities	
FIRST YEAR	
Issue Ages 0 - 75	10.00%
Issue Ages 76 - 90	6.00%
YEARS 2-6	
Issue Ages 0 - 75	3.00%
Issue Ages 76 - 90	3.00%
Thereafter	0.00%
Qualified Annuities	
FIRST YEAR	
Issue Ages 0 - 75	10.00%
YEARS 2-6	
Issue Ages 0 - 75	3.00%
Thereafter	0.00%

NWL® ACCUMULATOR FIVE^(C)

Non-Qualified Annuities	
FIRST YEAR	
Issue Ages 0 - 75	7.00%
Issue Ages 76 - 90	3.20%
YEARS 2-6	
Issue Ages 0 - 75	3.00%
Issue Ages 76 - 90	3.00%
Thereafter	0.00%
Qualified Annuities	
FIRST YEAR	
Issue Ages 0 - 75	7.00%
YEARS 2-6	
Issue Ages 0 - 75	3.00%
Thereafter	0.00%

NWL® PREVAIL SEVEN^(C)

Non-Qualified Annuities	
FIRST YEAR	
Issue Ages 0 - 75	5.75%
Issue Ages 76 - 85	1.50%
Issue Ages 86 - 90	1.20%
Thereafter	0.00%
Qualified Annuities	
FIRST YEAR	
Issue Ages 0 - 75	5.75%
Thereafter	0.00%

(C) If the annuitant, issue ages 70-90, dies within one (1) year of the policy issue date, 100% of the commission previously paid to you and/or your agents will be charged back to your and/or your agents' accounts and shall become a debt to us which is due and payable on demand in accordance with your respective contracts.

NWL® LIBERTY CLASSIC ANNUITY^{(D)(B)}

Non-Qualified Annuities	
FIRST YEAR	
Issue Ages 0 - 70	8.00%
Issue Ages 71 - 80	7.50%
Issue Ages 81 - 85	6.25%
YEARS 2-5	
Issue Ages 0 - 70	6.00%
Issue Ages 71 - 80	4.00%
Issue Ages 81 - 85	2.00%
Thereafter	0.00%
Qualified Annuities	
FIRST YEAR	
Issue Ages 0 - 70	8.00%
Issue Ages 71 - 75	7.50%
YEARS 2-5	
Issue Ages 0 - 70	6.00%
Issue Ages 71 - 75	4.00%
Thereafter	0.00%

NWL® LIBERTY CHALLENGE ANNUITY^{(D)(B)}

Non-Qualified Annuities	
FIRST YEAR	
Issue Ages 0 - 70	9.00%
Issue Ages 71 - 80	8.00%
Issue Ages 81 - 85	6.25%
YEARS 2-5	
Issue Ages 0 - 70	6.00%
Issue Ages 71 - 80	4.00%
Issue Ages 81 - 85	2.00%
Thereafter	0.00%
Qualified Annuities	
FIRST YEAR	
Issue Ages 0 - 70	9.00%
Issue Ages 71 - 75	8.00%
YEARS 2-5	
Issue Ages 0 - 70	6.00%
Issue Ages 71 - 75	4.00%
Thereafter	0.00%

NWL® LIBERTY CHAMPION ANNUITY^{(D)(B)}

Non-Qualified Annuities	
FIRST YEAR	
Issue Ages 0 - 70	9.25%
Issue Ages 71 - 80	7.75%
Issue Ages 81 - 85	5.50%
YEARS 2-5	
Issue Ages 0 - 70	6.00%
Issue Ages 71 - 80	4.00%
Issue Ages 81 - 85	2.00%
Thereafter	0.00%
Qualified Annuities	
FIRST YEAR	
Issue Ages 0 - 70	9.25%
Issue Ages 71 - 75	7.75%
YEARS 2-5	
Issue Ages 0 - 70	6.00%
Issue Ages 71 - 75	4.00%
Thereafter	0.00%

(B) These products require precertification of the agent by the Company before any sales presentation can be made. For information concerning this requirement, please contact the NWL® Domestic Marketing Department.

(D) If the annuitant dies within one (1) year of the policy issue date, a commission chargeback to you and/or your agents will be processed based on the number of months that the policy was in force prior to the annuitant's death. The chargeback to you and/or your agents will be 1/12 of the first-year commission for each month between the date of the annuitant's death and the first policy anniversary date. Thus, if an annuitant dies nine (9) months after the policy is issued, the commission chargeback to you and/or your agents shall be 3/12 of the first-year commission. The commission chargeback to you and/or your agents shall become a debt to us which is due and payable on demand in accordance with your respective contracts.

CONFIDENCE FLEX-45[®] (E)

Non-Qualified Annuities	
First Year (Issue Ages 0 - 69)	9.00%
First Year (Issue Ages 70 - 80)	8.75%
First Year (Issue Ages 81 - 85)	5.75%
2nd - 10th Years	2.00%
Thereafter	0.00%
Qualified Annuities	
First Year (Issue Ages 0 - 69)	9.00%
First Year (Issue Ages 70 - 75)	8.75%
2nd - 10th Years	2.00%
Thereafter	0.00%

CONFIDENCE FLEX-45[®] WITH TRAIL COMMISSIONS^{(E)(F)}

Non-Qualified Annuities	
First Year (Issue Ages 0 - 69)	2.00%
Trail Commission (Ages 0 - 69)	1.00%
First Year (Issue Ages 70 - 80)	1.75%
Trail Commission (Ages 70 - 80)	1.00%
First Year (Issue Ages 81 - 85)	0.75%
Trail Commission (Ages 81 - 85)	0.70%
2nd - 10th Years	2.00%
Thereafter	0.00%
Qualified Annuities	
First Year (Issue Ages 0 - 69)	2.00%
Trail Commission (Ages 0 - 69)	1.00%
First Year (Issue Ages 70 - 75)	1.75%
Trail Commission (Ages 70 - 75)	1.00%
2nd - 10th Years	2.00%
Thereafter	0.00%

CONFIDENCE FLEX-85[®] (E)

Non-Qualified Annuities	
First Year (Issue Ages 0 - 80)	7.00%
First Year (Issue Ages 81 - 85)	4.00%
2nd - 10th Years	4.00%
Thereafter	0.00%
Qualified Annuities	
First Year (Issue Ages 0 - 75)	7.00%
2nd - 10th Years	4.00%
Thereafter	0.00%

CONFIDENCE FLEX-85[®] WITH TRAIL COMMISSIONS^{(E)(F)}

Non-Qualified Annuities	
First Year (Issue Ages 0 - 80)	1.00%
Trail Commission (Ages 0 - 80)	1.00%
First Year (Issue Ages 81 - 85)	1.00%
Trail Commission (Ages 81 - 85)	0.70%
2nd - 10th Years	4.00%
Thereafter	0.00%
Qualified Annuities	
First Year (Issue Ages 0 - 75)	1.00%
Trail Commission (Ages 0 - 75)	1.00%
2nd - 10th Years	4.00%
Thereafter	0.00%

(E) If the annuitant dies within one (1) year of the policy issue date, commission previously paid to you and/or your agents will be charged back to you and/or your agents' accounts and shall become a debt due to us which is due and payable on demand in accordance with your respective contracts. The chargeback to you and/or your agents will be as follows: If death occurs within six (6) months of policy issue, 100% of the commission will be reversed; if death occurs in the seventh (7th) month, 85% of the commission will be reversed; if death occurs in the eighth (8th) month, 70% of the commission will be reversed; if death occurs in the ninth (9th) month, 55% of the commission will be reversed; if death occurs in the tenth (10th) month, 40% of the commission will be reversed; if death occurs in the eleventh (11th) month, 25% of the commission will be reversed; and if death occurs in the twelfth (12th) month, 10% of the commission will be reversed.

(F) For those annuities where the writing agent purposely designated that the commissions are to be paid with trail commissions, the following conditions also apply to commissions to be paid under the Trail Commission schedule: Starting at the first (1st) policy anniversary and continuing through the fifteenth (15th) policy anniversary, an additional commission is payable on the annuity policy's account value, as of year-end, that is attributable to first year deposits. The additional commission is payable to you and/or your agents under these conditions: (1) you are the writing agent of the annuity or you are the recipient of the writing agent commission for business written by NWL[®] 0% commission producers, (2) you remain eligible to receive commissions under the terms of your agent contract, (3) the policy has not been terminated, surrendered, exchanged for another NWL[®] policy, rolled over to a company other than NWL[®], terminated due to death, or has not been reissued under a supplemental retirement option, benefit, or contract, and (4) the policy has been in force at least twelve (12) months.

CONFIDENCE INDEX 2000^(B) STYLE III

Non-Qualified Annuities	
First Year (Issue Ages 0 - 70)	13.00%
First Year (Issue Ages 71 - 80) ^(G)	13.00%
First Year (Issue Ages 81 - 85)	8.25%
2nd - 10th Years	7.00%
Thereafter	0.00%
Qualified Annuities	
First Year (Issue Ages 0 - 70)	13.00%
First Year (Issue Ages 71 - 75) ^(G)	13.00%
2nd - 10th Years	7.00%
Thereafter	0.00%

CONFIDENCE INDEX 2000 WITH TRAIL COMMISSIONS^{(B)(F)}

Non-Qualified Annuities	
First Year (Issue Ages 0 - 70)	6.00%
Trail Commission (Ages 0 - 70)	1.00%
First Year (Issue Ages 71 - 80) ^(G)	6.00%
Trail Commission (Ages 71 - 80)	1.00%
First Year (Issue Ages 81 - 85)	3.25%
Trail Commission (Ages 81 - 85)	0.70%
2nd - 10th Years	7.00%
Thereafter	0.00%
Qualified Annuities	
First Year (Issue Ages 0 - 70)	6.00%
Trail Commission (Ages 0 - 70)	1.00%
First Year (Issue Ages 71 - 75) ^(G)	6.00%
Trail Commission (Ages 71 - 75)	1.00%
2nd - 10th Years	7.00%
Thereafter	0.00%

(B) These products require precertification of the agent by the Company before any sales presentation can be made. For information concerning this requirement, please contact the NWL[®] Domestic Marketing Department.

(F) For those annuities where the writing agent purposely designated that the commissions are to be paid with trail commissions, the following conditions also apply to commissions to be paid under the Trail Commission schedule: Starting at the first (1st) policy anniversary and continuing through the fifteenth (15th) policy anniversary, an additional commission is payable on the annuity policy's account value, as of year-end, that is attributable to first year deposits. The additional commission is payable to you and/or your agents under these conditions: (1) you are the writing agent of the annuity or you are the recipient of the writing agent commission for business written by NWL[®] 0% commission producers, (2) you remain eligible to receive commissions under the terms of your agent contract, (3) the policy has not been terminated, surrendered, exchanged for another NWL[®] policy, rolled over to a company other than NWL[®], terminated due to death, or has not been reissued under a supplemental retirement option, benefit, or contract, and (4) the policy has been in force at least twelve (12) months.

(G) If the annuitant dies within one (1) year of the policy issue date, and the death benefit elected is lump sum payment, there is no commission chargeback. If the annuitant dies within one (1) year of the policy issue date, and the death benefit elected is payment of the account value over a period of at least five (5) years, commission paid to you and/or your agents will be adjusted. Such adjustments shall become a debt to us which is due and payable on demand in accordance with your respective contracts. If death occurs within six (6) months of policy issue, 100% of the commission will be reversed. If death occurs in the seventh (7th) month, 85% of the commission will be reversed; if death occurs in the eighth (8th) month, 70% of the commission will be reversed; if death occurs in the ninth (9th) month, 55% of the commission will be reversed; if death occurs in the tenth (10th) month, 40% of the commission will be reversed; if death occurs in the eleventh (11th) month, 25% of the commission will be reversed; and if death occurs in the twelfth (12th) month, 10% of the commission will be reversed.

SINGLE PREMIUM IMMEDIATE ANNUITY

Fixed Period of 10 Years3.00%

Fixed Period of 5 Years 3.00%