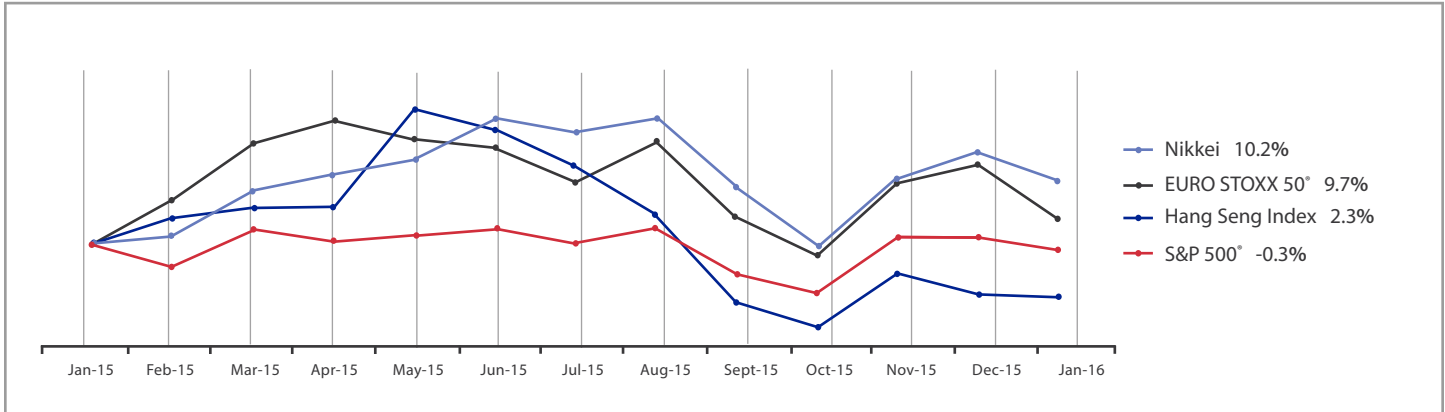


Actual Monthly Average Returns from January 2015 to January 2016



Apply the Blend
Weighted according to rank

Rank 1 Nikkei	10.2% x 40% = 4.1%
Rank 2 EURO STOXX 50®	9.7% x 30% = 2.9%
Rank 3 Hang Seng Index	2.3% x 20% = 0.5%
Rank 4 S&P 500®	-0.3% x 10% = 0.0%

Crediting Method
55% Participation Rate
0.45% Asset Fee / No Cap

4.1%	
2.9%	
0.5%	
+ 0.0%	
<hr/>	
7.5%	x 55% = 4.13%
4.13%	- 0.45% = 3.68%



Hypothetical Returns from 2003 to 2016, assuming the following:

Year	Option K	S&P 500®	S&P 500®
	Monthly Average 55% Participation Rate 0.45% Fee / No Cap	Monthly Average 75% Participation Rate 0.20% Fee / No Cap	Monthly Point to Point 100% Participation Rate No Fee / 2.00% Cap
2003	0.00%	0.00%	0.00%
2004	4.61%	7.30%	8.45%
2005	1.59%	1.30%	5.78%
2006	3.24%	0.00%	0.00%
2007	4.67%	4.00%	10.70%
2008	4.94%	2.95%	0.00%
2009	0.00%	0.00%	0.00%
2010	7.14%	3.55%	0.00%
2011	0.00%	0.85%	0.00%
2012	0.00%	1.15%	0.00%
2013	5.22%	7.53%	5.23%
2014	9.84%	11.73%	14.28%
2015	0.82%	3.70%	6.18%
2016	3.68%	0.00%	0.00%
Annualized Return	3.23%	3.09%	3.51%

Note: This form to be used ONLY with the NWL Global Lookback® Consumer Information Summary and Disclosure (DM-1082 or DM-1106) and state variations, NWL IMPACT 7® Consumer Information Summary and Disclosure (DM-1180) and state variations, NWL IMPACT 7S® Consumer Information Summary and Disclosure (DM-1183), and NWL IMPACT 10® Consumer Information Summary and Disclosure (DM-1181) and state variations.

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