

Northwestern Mutual's Dividend Interest Rate*

(FOR WHOLE LIFE INSURANCE)

Year	Rate	Year	Rate	Year	Rate	Year	Rate	Year	Rate	Year	Rate
1872	7.00%	1897	5.20%	1922	4.60%	1947	3.40%	1972	4.70%	1997	8.50%
1873	7.927%	1898	5.10%	1923	4.60%	1948	3.40%	1973	4.85%	1998	8.80%
1874	7.927%	1899	5.00%	1924	4.80%	1949	3.10%	1974	5.20%	1999	8.80%
1875	7.927%	1900	5.00%	1925	4.80%	1950	3.10%	1975	5.60%	2000	8.80%
1876	7.927%	1901	4.80%	1926	5.00%	1951	3.10%	1976	5.90%	2001	8.80%
1877	7.927%	1902	4.80%	1927	5.00%	1952	3.10%	1977	5.95%	2002	8.60%
1878	7.927%	1903	4.50%	1928	5.00%	1953	3.20%	1978	6.60%	2003	8.20%
1879	7.00%	1904	4.50%	1929	5.00%	1954	3.25%	1979	6.60%	2004	7.70%
1880	7.00%	1905	4.50%	1930	5.00%	1955	3.30%	1980	6.95%	2005	7.50%
1881	6.833%	1906	4.50%	1931	5.00%	1956	3.35%	1981	7.25%	2006	7.50%
1882	6.00%	1907	4.50%	1932	5.00%	1957	3.35%	1982	9.00%	2007	7.50%
1883	5.625%	1908	4.50%	1933	4.80%	1958	3.50%	1983	9.75%	2008	7.50%
1884	5.60%	1909	4.50%	1934	4.35%	1959	3.55%	1984	10.75%	2009	6.50%
1885	5.60%	1910	4.50%	1935	4.50%	1960	3.65%	1985	11.00%	2010	6.15%
1886	5.60%	1911	4.50%	1936	4.50%	1961	3.70%	1986	11.25%	2011	6.00%
1887	5.60%	1912	4.60%	1937	4.125%	1962	3.80%	1987	11.00%	2012	5.85%
1888	5.60%	1913	4.60%	1938	4.00%	1963	3.80%	1988	10.25%	2013	5.60%
1889	5.60%	1914	4.60%	1939	4.00%	1964	4.10%	1989	10.00%	2014	5.60%
1890	5.60%	1915	4.60%	1940	4.00%	1965	4.10%	1990	10.00%	2015	5.60%
1891	5.60%	1916	4.60%	1941	3.75%	1966	4.30%	1991	10.00%	2016	5.45%
1892	5.60%	1917	4.60%	1942	3.75%	1967	4.30%	1992	9.25%	2017	5.00%
1893	5.60%	1918	4.60%	1943	3.75%	1968	4.45%	1993	9.25%	2018	4.90%
1894	5.50%	1919	4.60%	1944	3.65%	1969	4.45%	1994	8.50%		
1895	5.40%	1920	4.60%	1945	3.65%	1970	4.45%	1995	8.50%		
1896	5.30%	1921	4.60%	1946	3.40%	1971	4.70%	1996	8.50%		

* For years prior to 1982, this is the highest applicable dividend interest rate across all whole life insurance policies. For 1982 and later, this is the dividend interest rate for unborrowed funds for most whole life insurance policies with direct recognition. The dividend interest rate is not the rate of return on a policy, it is just one number that is used in the determination of the investment component of the dividend. The interest component is separate from the mortality and expense components of the dividend scale. Dividends and dividend interest rates are not guaranteed. The entire dividend scale is reviewed annually and subject to change by the Company's Board of Trustees.

Prepared by Life, Annuity, and Product Solutions

Northwestern Mutual is the marketing name for The Northwestern Mutual Life Insurance Company (NM), Milwaukee, WI (life and disability insurance, annuities, and life insurance with long-term care benefits) and its subsidiaries.