



Nationwide® Indexed Universal Life Protector II 2020

Product type	Flexible-premium fixed and index-linked universal life insurance																								
Target market	Designed for clients ages 45 to 70 who are looking for cost-efficient, permanent death benefit coverage with some cash value growth potential																								
Indexed interest strategies Options to help boost growth potential in a variety of market conditions Help serve client needs throughout the life of the policy	All options include: <ul style="list-style-type: none"> Guaranteed 100% participation rate Guaranteed 0% floor rate 																								
	<table border="1"> <thead> <tr> <th rowspan="2">Core strategies</th> <th rowspan="2"></th> <th colspan="2">Current rates¹</th> </tr> <tr> <th>Cap rate</th> <th>Charge³</th> </tr> </thead> <tbody> <tr> <td rowspan="3">Core strategies</td> <td>One-Year Multi-Index Monthly Average</td> <td>10.25%</td> <td>0.00%</td> </tr> <tr> <td>One-Year S&P 500® Point-to-Point</td> <td>9.50%</td> <td>0.00%</td> </tr> <tr> <td>One-Year Uncapped S&P 500® Point-to-Point</td> <td>10.0%² (spread)</td> <td>0.00%</td> </tr> <tr> <td rowspan="2">High-cap strategies Opportunity to capture more upside potential</td> <td>One-Year High-Cap Multi-Index Monthly Average</td> <td>14.75%</td> <td>1.00%</td> </tr> <tr> <td>One-Year High-Cap S&P 500® Point-to-Point</td> <td>12.50%</td> <td>1.00%</td> </tr> </tbody> </table>	Core strategies		Current rates ¹		Cap rate	Charge ³	Core strategies	One-Year Multi-Index Monthly Average	10.25%	0.00%	One-Year S&P 500® Point-to-Point	9.50%	0.00%	One-Year Uncapped S&P 500® Point-to-Point	10.0% ² (spread)	0.00%	High-cap strategies Opportunity to capture more upside potential	One-Year High-Cap Multi-Index Monthly Average	14.75%	1.00%	One-Year High-Cap S&P 500® Point-to-Point	12.50%	1.00%	
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Multi-Index Monthly Average	This 3-pronged strategy can be helpful during periods of market volatility by including: <p>Diversification It uses 3 well-known indexes—not just 1—to reflect more of the market: the S&P 500®, Nasdaq-100® and Dow Jones Industrial Average®.</p> <p>Volatility smoothing Instead of comparing only 2 points, we track performance on a monthly basis and use the average. This helps reduce the risk of 1 point in time adversely impacting a crediting rate.</p> <p>Performance-based weighting After the performance of each index is known, the results are weighted in the client's favor: <ul style="list-style-type: none"> 50% of the best-performing index 30% of the second-best performing index 20% of the third-best performing index </p>																								
Fixed interest strategy	Current: 3.00%; guaranteed: 1%																								

¹ Current rates are subject to change. Please contact the Nationwide Life Insurance Solutions Center at 1-800-321-6064 for current rate information.

² Instead of a cap rate, a spread rate applies to the uncapped indexed interest strategy.

³ An indexed strategy charge is applied at the creation of an index segment and deducted from the amount applied to that segment.

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<p>Nationwide IUL Rewards Program®</p>	<p>Benefits: The program reduces the cost of insurance (COI) rate of each in-force segment by 25% beginning in year 21 as long as the requirements are met. The 25% reduction is applied to the base policy each month the test is met. If the test is met on the 35th policy anniversary, testing continues as long as the policy is in force — with no further increase in the net accumulated premium required for the rewards program.</p> <p>Monitoring is included to help your clients stay on track for eligibility. Catch-up premiums are interest free.</p> <p>Requirements: The total premium (minus any policy loans, unpaid loan interest charged and partial withdrawals) must equal or exceed a test of net accumulated premium on monthly testing dates that start at the beginning of policy year 21. Death benefit option 1 must be elected at the time of issue and never changed. If the test is not met on the 35th policy anniversary, testing stops and no further COI reduction will be applied.</p>		
<p>Initial base death benefit guarantee</p>	<p>Issue ages</p> <ul style="list-style-type: none"> • 0 to 55: • 56 to 69: • 70+: 	<p>Length of guarantee</p> <ul style="list-style-type: none"> 20 years 6 to 19 years (75 minus issue age) 5 years 	<p>Options</p> <ol style="list-style-type: none"> 1. Level 2. Increasing
<p>Extended No-Lapse Guarantee (ENLG) Rider</p> <p>Guarantees the death benefit even if the policy's net surrender value becomes insufficient to cover policy charges (as long as the ENLG value minus indebtedness is greater than \$0)</p>	<p>No-lapse guarantee duration: maximum attained age of 90 or 120</p> <p>Select the option that most closely matches life expectancy or that provides the level of confidence your client is seeking. For example:</p> <ul style="list-style-type: none"> • To guarantee the death benefit to age 86, select the age 90 option for a lower cost • If you want a guarantee to age 95, select the age 120 option • Run the illustration to determine the right combination of price and guarantee duration <p>Maximum issue age: 70</p>		
<p>Declared loan rates</p>	<p>Credited rate: 3.00% current; 1.00% guaranteed minimum</p> <p>Charged rate: 4.50% current and guaranteed maximum</p>		
<p>Long-Term Care (LTC) Rider II</p> <p><i>The first cash indemnity LTC rider in the market</i></p>	<ul style="list-style-type: none"> • Coverage for informal care • More payout options and underwriting classes than our original LTC Rider, and special rates for couples • Not yet available in New York 		
<p>Riders and benefits</p> <p>Riders usually have an additional cost, might be known by different names in some states and might not be available in some states</p>	<p>Long-Term Care Rider II</p> <p>Living Access Benefits</p> <ul style="list-style-type: none"> • Chronic Illness Rider • Critical Illness Rider • Terminal Illness Rider 	<p>Death benefits and other riders</p> <ul style="list-style-type: none"> • Accidental Death Benefit Rider • Children's Insurance Rider • Extended No-Lapse Guarantee Rider • Overloan Lapse Protection Rider II • Waiver of Monthly Deductions Rider • Waiver of Premium Rider 	
<p>Monthly per-policy charge</p>	<p>\$10 current; \$20 guaranteed maximum</p>		
<p>Premium charges</p>	<p>Current: 12.00% (year 1); 6.00% (years 2+); Guaranteed maximum: 15.00% (all years)</p>		

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Monthly per-thousand charge assessed	Current: 15 years; guaranteed maximum: all years
Surrender charges	15-year schedule for ages 0 – 65; 14 years for age 66; 13 years for age 67; 12 years for age 68; 11 years for age 69 and 10 years for ages 70+
Minimum required fixed interest strategy allocation (MRFISA)	The estimated amount of policy charges for the coming year; held in the fixed interest strategy and receives fixed interest crediting; only accumulated value and premium in excess of the MRFISA amount can be allocated to the indexed interest strategies
Programs and services	<ul style="list-style-type: none"> • Available on iPipeline and iGO • Automated Income Monitor, which is a simple way to set up and manage distributions • Automated monitoring to help keep clients on track for the Nationwide IUL Rewards Program • Automated Premium Monitoring to help keep the ENLG guarantee on track • Notification of switch from death benefit option 2 to option 1 • Dollar cost averaging • Intelligent Underwriting (available in all states except NY) • Life Pending Business Tracker Tool • Policy performance tracking • Premium payments online and via Nationwide Mobile app, Apple Pay and Text to Pay

Competitive spots

The competitive spots reflect Nationwide’s pricing for target ages; this information is for educational purposes only.



**If you have questions about
 Nationwide IUL Protector II 2020, contact
 your Nationwide wholesaler today.**



Nationwide®
is on your side

FOR INSURANCE PROFESSIONAL USE — NOT FOR DISTRIBUTION TO THE PUBLIC

• Not a deposit • Not FDIC or NCUSIF insured • Not guaranteed by the institution • Not insured by any federal government agency • May lose value

Current rates are subject to change. Please contact the Nationwide Life Solutions Center at 1-800-321-6064 for current rate information.

Guarantees are subject to the claims-paying ability of the issuing insurer. Be sure to choose a product that meets long-term life insurance needs, especially if personal situations change — for example, marriage, birth of a child or job promotion. Weigh the costs of the policy, and understand that life insurance has fees and charges that vary with sex, health, age and tobacco use. Riders that customize a policy to fit individual needs usually carry an additional charge.

Indexed universal life insurance policies are not stock market investments, do not directly participate in any stock or equity investments and do not receive dividends or capital gains. Past index performance is no indication of future crediting rates. Also, be aware that interest crediting fluctuations can lead to the need for additional premium in your client's policy.

To receive the Nationwide IUL Rewards Program benefit, premium payments must pass a required net accumulated premium test (premium paid minus any amounts taken as loans or partial surrenders) on designated dates. The required amount is set at policy issue and may change if policy changes are made. Testing dates of the required premium are monthly starting at the beginning of policy year 21. The 25% reduction in the cost of insurance (COI) rate is applied to the base policy each month the test is met. If the test is met on the 35th policy anniversary, testing continues as long as the policy is in force — with no further increase in the net accumulated premium required for the rewards program. If it is not met on the 35th policy anniversary, testing stops and no further COI reduction will be applied. The Nationwide IUL Rewards Program is not available if death benefit option 2 is or ever was elected.

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