



**Nationwide®**  
is on your side

## Product highlights

# Nationwide® Survivorship Indexed Universal Life 2020

<b>Target market</b>	Ages 40 to 70			
<b>Issue age</b>	Ages 21 to 80			
<b>Objective</b>	To provide your clients with cost-efficient, second-to-die, permanent life insurance for 2 people, such as spouses or owners of family-owned businesses, with the potential to accumulate cash value			
<b>Indexed interest strategies</b>  <i>Options to help boost growth potential in a variety of market conditions</i>  <i>Helps serve client needs throughout the life of the policy</i>	All options include:			
	<ul style="list-style-type: none"> <li>• Guaranteed 100% participation rate</li> <li>• Guaranteed 0% floor rate</li> </ul>			
	<b>Current rates</b>			
			<b>Cap rate</b>	<b>Charge</b>
	<b>Core strategies</b>	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	10.00% (spread)	0.00%	
<b>High-cap strategies</b>	One-Year High-Cap Multi-Index Monthly Average	14.75%	1.00%	
<i>Opportunity to capture more upside potential</i>	One-Year High-Cap S&P 500® Point-to-Point	12.50%	1.00%	
<b>Fixed account</b>	3.0% current; 1.00% guaranteed minimum			
<b>Death benefit guarantee</b>	Issue ages 55 and under: 20 years Issue ages 56 to 69: 6 to 19 years (75 minus the issue age) Issue ages 70+: 5 years			
<b>Death benefit options</b>	Option 1: Level Option 2: Increasing (not available with Nationwide IUL Rewards Program®)			
<b>Minimum required fixed interest strategy allocation (MRFISA)</b>	The estimated amount of policy charges for the coming year; held in the fixed interest strategy and receives fixed interest crediting; only premium in excess of the MRFISA can be allocated to the indexed interest strategies			
<b>Declared loan rates</b>	Available all years Loan charged rate: Current: 3.9% (years 1 – 10); 3% (years 11+) Guaranteed: 3.9% (years 1 – 10); 3.25% (years 11+) Loan credited rate: Current: 3% Guaranteed: 1%			

Current rates are effective as of July 1, 2023, unless otherwise noted, and they are subject to change. Please contact the Life Insurance Solutions Center at 1-800-321-6064 for current rate information.

<b>Monthly administrative fee</b>	\$10 current; \$20 guaranteed maximum
<b>Nationwide IUL Rewards Program®</b> <i>Guaranteed if eligibility requirements are met</i>	<ul style="list-style-type: none"> <li>Reduces cost of insurance (COI) rate of base segment by 15% starting in years 21 onward, as long as eligibility requirements are met <ul style="list-style-type: none"> <li>Requirements: Meet or exceed a test of net accumulated premium (premium paid minus any loans or partial surrenders) on monthly testing dates that start at the beginning of policy year 21</li> <li>Benefit: Applied each month the test is met; not available with death benefit option 2</li> </ul> </li> <li>Monitoring is included to help your clients stay on track to be eligible for the reward</li> <li>Catch-up premiums are interest free</li> </ul>
<b>Premium charges</b>	Current: 12.00% (year 1); 6.00% (years 2+) Guaranteed maximum: 15.00% (all years)
<b>Monthly per-thousand charge assessed</b>	Current: 15 years; guaranteed maximum: all years
<b>Surrender charges</b>	15-year schedule up to age 65; declines to 10 years for ages 70+
<b>Riders</b>	<ul style="list-style-type: none"> <li>Policy Split Option Rider</li> <li>Estate Protection Rider</li> <li>Long-Term Care Rider on survivorship</li> <li>Extended No-Lapse Guarantee Rider</li> <li>Overloan Lapse Protection Rider II (automatically added)</li> </ul>
<b>Programs and services</b>	<ul style="list-style-type: none"> <li>Underwriting: Wellness credits</li> <li>Automated Premium Monitor</li> <li>Dollar cost averaging</li> <li>Automated Income Monitor</li> <li>Owner-directed settlement options</li> </ul>



Call us today if you have questions about  
Nationwide® Survivorship Indexed UL 2020.

**Life Insurance  
Solutions Center**  
1-800-321-6064

**Brokerage  
General Agents  
Solutions Center**  
1-888-767-7373

**Producer Group  
Solutions Center**  
1-844-867-8159

**World Financial  
Group (WFG)  
Solutions Center**  
1-855-455-4139



**Nationwide®**  
is on your side

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.

Once the requirements are met for the Nationwide IUL Rewards Program, the 15% reduction in COI rate is applied each month the test is met. If the test is met on the 35th policy anniversary, monthly testing for the COI reduction continues as long as the policy is in force, with no further increase in the required net accumulated premium. If it is not met on the 35th policy anniversary, 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.

The Long-Term Care Rider on survivorship has exclusions, limitations, reductions of benefits, and terms under which the rider may be continued in force or discontinued. For more details on cost and coverage options, contact your financial professional.

The "S&P 500" and the "Dow Jones Industrial Average" are products of S&P Dow Jones Indices LLC ("SPDJI") and have been licensed for use by Nationwide Life Insurance Company and Nationwide Life and Annuity Insurance Company. Standard & Poor's®, S&P® and S&P 500® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); DJIA®, The Dow®, Dow Jones® and Dow Jones Industrial Average® are trademarks of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI. Nationwide's products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P or their respective affiliates, and none of such parties makes any representation regarding the advisability of investing in such product(s), nor do they have any liability for any errors, omissions or interruptions of the S&P 500 or the Dow Jones Industrial Average.

NASDAQ®, OMX®, NASDAQ OMX®, NASDAQ-100® and NASDAQ-100 Index® are registered trademarks of The NASDAQ OMX Group Inc. (which with its affiliates is referred to as the "Corporations") and are licensed for use by Nationwide Life Insurance Company and Nationwide Life and Annuity Insurance Company. The products have not been passed on by the Corporations as to their legality or suitability. The product is not issued, endorsed, sold or promoted by the Corporations. The Corporations make no warranties and bear no liability with respect to the product.

Products are issued by Nationwide Life and Annuity Insurance Company, Columbus, Ohio.

Nationwide, the Nationwide N and Eagle, Nationwide is on your side and Nationwide IUL Rewards Program are service marks of Nationwide Mutual Insurance Company. © 2023 Nationwide

FLM-1382AO.4 (06/23)

FOR FINANCIAL PROFESSIONAL USE — NOT FOR DISTRIBUTION TO THE PUBLIC