



Making it easier to protect what matters most

Target market

Clients who seek affordable, traditional permanent life insurance with guaranteed premiums and guaranteed cash values for income replacement or final expense needs

Underwriting classes and issue ages

Age on nearest birthday

Nontobacco	0 - 80
Nontobacco Preferred Plus	18 - 80
Nontobacco Preferred	18 - 80
Standard Preferred	18 - 80
Standard	18 - 80

Rate classes

Underwriting Class	Issue Age	Table Ratings	Flat Extras
Nontobacco Preferred Plus	18 - 80	N/A	N/A
Nontobacco Preferred			
Nontobacco	0 - 14	B - F, H, J, L, P	N/A
Nontobacco	15 - 80	B - F, H, J, L, P	\$0 - \$25
Tobacco Preferred	18 - 80	N/A	N/A
Tobacco Standard	18 - 80	B - F, H, J, L, P	\$0 - \$25

Specified amount

Nontobacco and Tobacco Standard: \$10,000 minimum (\$25,000 minimum in WA)
 Nontobacco Preferred and Tobacco Preferred: \$100,000 minimum
 Nontobacco Preferred Plus: \$250,000 minimum
 MEC policies are available, so a higher specified amount may be required to avoid MEC status.

Death benefit

The specified amount will remain constant and level as long as the policy is in force. Coverage ceases on the primary insured's attained age 120. The policy will endow at attained age 120 if the primary insured is still living.

Death benefit guarantee

Guarantees are subject to the claims-paying ability of Nationwide.

20-Pay Whole Life

Provided your client pays the stated premium each year for the first 20 policy years and takes no surrenders or loans, the death benefit is guaranteed to remain in force.

Whole Life 100

Provided your client pays the stated premium each year to attained age 100 and takes no surrenders or loans, the death benefit is guaranteed to remain in force.

The benefit will be reduced by any outstanding loans.

Charges and costs

Annual policy fee

\$60

Modal premium factors applied to annual premium

Semiannual: 0.513

Quarterly: 0.263

Monthly EFT: 0.0875

Surrender charges

Not applicable

Partial surrenders

Not available

Loans

Remember that loans will reduce any death benefits payable, as well as the cash value. If the contract lapses with a loan outstanding, the loan amount will be treated as a distribution, and all or a portion may be subject to income tax.

A variable loan interest rate is available in all states except New York.

Living Access Benefits

Our Living Access Benefits are automatically included on most policies from Nationwide, allowing you access to a portion of your death benefit if one of life's unexpected events occurs. There is no additional charge unless you use them.

Chronic Illness Benefit
Critical Illness Benefit
Terminal Illness Benefit

Riders and benefits

Riders usually have an additional cost, may be known by different names in different states and may not be available in all states.

Accidental Death Benefit Rider
Children's Term Insurance Rider
Guaranteed Insurability Benefit Rider
Waiver of Premium Rider
Owner's Waiver of Premium Death Benefit Rider
Owner's Waiver of Premium Death or Disability Benefit Rider



Call us today if you have questions about Nationwide® Whole Life:

Life Insurance Solutions Center: **1-800-321-6064**
Brokerage General Agents Solutions Center: **1-888-767-7373**



Nationwide®

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

This material is not a recommendation to buy or sell a financial product or to adopt an investment strategy. Investors should discuss their specific situation with their financial professional.

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.

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

Nationwide and the Nationwide N and Eagle are service marks of Nationwide Mutual Insurance Company. © 2008 – 2023 Nationwide

FOR INSURANCE PROFESSIONAL USE — NOT FOR DISTRIBUTION TO THE PUBLIC

FLM-0330AO.11 (05/23)