



**Nationwide®**  
is on your side



**Nationwide® Guaranteed Level Term life insurance**

# We offer more — at a competitive price

Nationwide® Guaranteed Level Term life insurance provides affordable coverage for the period you want, normally 10, 15, 20 or 30 years. But we go beyond the basics, offering more to meet your needs. What if you:



**Need access to your death benefit early if the unexpected occurs?**

You can with our Living Access Benefits Suite.



**Want the flexibility to convert your policy to permanent coverage?**

You've got it with our guaranteed conversion privileges.



**Prefer a more efficient and streamlined underwriting process?**

It's here with Nationwide Intelligent Underwriting.

# Why Nationwide® Guaranteed Level Term?



## Living Access Benefits

At Nationwide, we offer 3 cash indemnity protection features through our Living Access Benefits Suite to help you face the unexpected.

**Chronic Illness Benefit<sup>1</sup>**

**Critical Illness Benefit<sup>1</sup>**

**Terminal Illness Benefit**

These living benefit features are automatically included on eligible life policies for no additional cost or monthly charge.



## Guaranteed conversion privileges

Nationwide guarantees the option to convert, without evidence of insurability, to any of our individual life insurance products for the durations listed below.<sup>2</sup>

**10-Year Term** — 10 years up to age 65

**20-Year Term** — 20 years up to age 65

**15-Year Term** — 15 years up to age 65

**30-Year Term** — 20 years up to age 65



## Nationwide Intelligent Underwriting

We've streamlined by:

- Limiting the amount of paperwork
- Eliminating the need to talk about your medical history with your insurance professional
- Shortening the time to receive an underwriting decision



Contact your insurance professional to learn more,  
or visit [nationwide.com/GuaranteedLevelTerm](https://nationwide.com/GuaranteedLevelTerm).

<sup>1</sup> The critical and chronic illness benefits are not available on 10-year term policies and after age 55.

<sup>2</sup> You can convert your Nationwide term policy to any permanent product except for Nationwide CareMatters® II, Nationwide Survivorship Indexed Universal Life and Extended No-Lapse Guarantee if guarantee is less than 90.



• 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.

Keep in mind that, as an acceleration of the death benefit, exercising the Chronic Illness Rider, the Critical Illness Rider or the Terminal Illness Rider payout will reduce the death benefit by an amount greater than one dollar for every dollar paid. Make sure life insurance needs will still be met, even if the rider pays out in full. Though riders that customize a policy to fit individual needs usually carry an additional charge, neither the Chronic Illness Rider, the Critical Illness Rider nor the Terminal Illness Rider have an initial cost or upfront monthly charge when included in the policy; however, a cost is incurred if and when the rider is exercised, and policy, death benefits and other policy values are reduced. A life insurance purchase should be based on the life policy and not solely on riders or features.

The Chronic Illness, Critical Illness or Terminal Illness Benefit paid will be reduced to pay due and unpaid premiums or charges.

Neither Nationwide nor its associates provide tax or legal advice. Benefits may be taxable under certain circumstances. Clients should consult with their tax and legal advisors about their specific situation.

When choosing a product, make sure that life insurance needs are met. Because personal situations may change (e.g., marriage, birth of a child or job promotion), so can life insurance needs. Care should be taken to ensure that these strategies and products are appropriate. Associated costs, as well as personal and financial objectives, time horizons and risk tolerance, should all be weighed before purchasing a product. Life insurance has fees and charges associated with it that include costs of insurance, which vary based on characteristics of the insured such as sex, health, age and tobacco use; and additional charges for riders that customize a policy to fit individual needs.

All guarantees and benefits of the insurance policy are backed by the claims-paying ability of the issuing insurance company. They are not backed by the broker/dealer and/or insurance agency selling the policy, or by any of their affiliates, and none of them makes any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

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

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