



Product overview

Nationwide® Guaranteed Level Term

Product type	Term life insurance offering 10-, 15-, 20- and 30-year term options	
Target market	Nationwide® Guaranteed Level Term is generally a good fit for young families looking for affordable protection. These clients need a solution that can help them cover major expenses such as a mortgage payoff, income replacement or educational costs. Ideally, they want a product that can adapt to their changing needs.	
Issue ages Age on nearest birthday	10-year term: 18 to 70 15-year term: 18 to 65 20-year term: 18 to 65 30-year term: Men: 18 to 50; Women: 18 to 55	
Underwriting classes	Nontobacco Preferred Plus Nontobacco Standard Plus Nontobacco Preferred Nontobacco Standard	Tobacco Preferred Tobacco Standard
Specified amount	\$100,000 minimum	
Death benefit	The death benefit is a level amount. It pays a benefit when the insured passes away. Based on the specific situation, you can help determine the policy type and length that is best suited to your client. Once the policy length is determined, Nationwide Guaranteed Level Term offers your client a guaranteed level premium that will not increase for the duration of the term. At the end of the term, through age 95, premiums will increase annually.	
Conversion periods	During the periods outlined below, a Nationwide Guaranteed Level Term policy may be converted to a permanent life insurance policy without evidence of insurability. Conversion is allowed before attained age 65. 10-year term: first 10 policy years 15-year term: first 15 policy years 20-year term: first 20 policy years 30-year term: first 20 policy years	

Charges and costs	<p>An annual fee is included in the premium, so the policyholder will not receive additional bills. If the premium is paid semiannually, quarterly or monthly, the policyholder will pay an additional administrative fee for the handling of these additional premiums and interest costs.</p> <p>Annual policy fee: \$75, noncommissionable, for all specified amounts</p> <p>Modal premium factors applied to the annual premium:</p> <p>Semiannual: 0.513</p> <p>Quarterly: 0.263</p> <p>Monthly EFT: 0.0875</p>
Surrender charges	Not applicable
Partial surrenders	Not applicable
Loans	Not applicable
Riders and benefits	<p>Chronic Illness Benefit</p> <p>Critical Illness Benefit</p> <p>Terminal Illness Benefit Rider</p> <p>Accelerated Death Benefit (availability varies by state)</p> <p>Waiver of Premium Disability Benefit Rider</p>
Special offerings	<p>Owner-directed settlement options</p> <p>Wellness credits</p>
Policy management services	<p>Late premium payment alerts</p> <p>Lapse pending emails for producers</p> <p>Express claims process</p> <p>Electronic funds transfer (EFT) available for all payment modes</p>



Call us today if you have questions about Nationwide® Guaranteed Level Term.

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



Nationwide®
 is on your side

• 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 insurance company.

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 additional charges.

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

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