

Nationwide® IUL, CareMatters and APF

Fixed account interest rate increases

Effective April 1, 2024



With Nationwide's continued strength and stability as well as a strong interest rate environment, we are announcing the following fixed interest rate increases.

2020 IUL products fixed account: 0.25% rate increase effective April 1, 2024

For all our 2020 IUL products, the fixed interest strategy (fixed account) rate is increasing by 0.25% to 3.75%. This applies to both in-force and new policies in these products.

| Indexed Universal Life | Current rate | New rate |
|---|--------------|----------|
| Nationwide IUL Accumulator II 2020 | | |
| Nationwide IUL Protector II 2020 | 3.50% | 3.75% |
| Nationwide Survivorship Indexed UL 2020 | | |

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

Advanced Premium Deposit Fund fixed account: 0.50% increase on accounts effective April 1, 2024

The rate credited to Advanced Premium Deposit Fund (APF) accounts is increasing by 0.50%. Policyholders already using the APF account will automatically receive the higher rate.

| Advanced Premium Deposit Fund accounts | Current rate | New rate |
|--|--------------|----------|
| Advanced Premium Deposit Fund accounts | 3.00% | 3.50% |

Nationwide CareMatters® fixed account: 0.25% rate increase effective April 1, 2024

The rate credited to the Nationwide CareMatters fixed account is increasing by 0.25% and applies to both in-force and new policies. This change does not impact premiums. CareMatters illustrations are shown on a guaranteed basis only. If premiums are paid and no loans or partial surrenders are taken, the benefits are guaranteed.

| Nationwide CareMatters | Current rate | New rate |
|---------------------------------------|--------------|----------|
| Nationwide CareMatters® II | | |
| Nationwide® YourLife CareMatters (NY) | 2.00% | 2.25% |

Important dates

The improved rates will be reflected in our illustration software updates on March 29, 2024.

We're here to help

Please call us if you have any questions or need assistance. We appreciate your business and are glad to help.



Contact your Nationwide wholesaler to learn more.



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

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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.

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 premiums to be paid into your client's policy.

All guarantees and benefits of the insurance policy are backed by the issuing insurance company. Policy guarantees and benefits are not backed by the broker/dealer and/or insurance agency selling the policy, nor 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.

Nationwide, the Nationwide N and Eagle, Nationwide is on your side and Nationwide CareMatters are service marks of Nationwide Mutual Insurance Company. © 2024 Nationwide.

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