

# Surrender Value Enhancement Rider

## Sales solution

### Protect your balance sheet.

If you have clients who need high early cash surrender values to help keep their balance sheets neutral or clients with concerns about surrender charges when purchasing a life insurance product, then the Surrender Value Enhancement Rider (SVER) may be a might fit for them.

## Description

### What is the purpose of this rider?

It creates a waiver or partial waiver of a policy's surrender charge schedule and enhances surrender values in the early years of the contract.

## Details

### How does this rider work?

There are three options within this rider. Each option waives a certain percentage of the surrender charges and provides a percentage of the account value as an enhanced surrender value benefit, as follows:

	Surrender charge waiver	Account value multiple
Option 1	100%	110%
Option 2	100%	100%
Option 3	75%	100%

This rider has an associated monthly charge that will be deducted from the policy value.

## Eligibility

### What are the eligibility requirements for this rider?

- The primary insured must be age 18 to age 70

### What else do I need to know?

- The rider can be added only at issue
- Election of this rider results in a modified commission schedule and chargeback schedule
- The rider and surrender value enhancement option elected are irrevocable
- This rider has no cash value and no loan value, and it does not modify the specified amount
- Increases in the base specified amount are not allowed on the "100% surrender charge waiver, 110% account value multiple" version of the rider
- The net surrender value reflected for any rider version in a given policy year will be the greater of:
  - a) The accumulated value minus indebtedness and any applicable surrender charge; or
  - b) The lesser of:
    - i. Applicable multiple of accumulated value minus indebtedness; or
    - ii. Adjusted accumulated premiums, as defined in the rider
- The rider benefits do not apply if the surrender is an exchange under Section 1035 of the Internal Revenue Code
- The enhanced surrender value provided by this rider is applicable only for a full policy surrender and does not adjust the amount available for loans or withdrawals. The amount available for loans and withdrawals is based on the unadjusted cash surrender value.

## Availability

### Subject to eligibility requirements and state approvals, this rider is available on both:

- Nationwide IUL Accumulator II 2020
- Nationwide New Heights® IUL Accumulator 2020



For more information about this rider, contact us today at:

<b>Life Insurance Solutions Center:</b>	1-800-321-6064
<b>Brokerage General Agents Solutions Center:</b>	1-888-767-7373
<b>Producer Group Solutions Center:</b>	1-844-867-8159
<b>World Financial Group® Solutions Center:</b>	1-855-455-4139

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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. Life insurance has fees and charges associated with it, including the costs of insurance, which can vary depending on sex, health, age and tobacco use. Riders that customize a policy to fit individual needs usually carry an additional charge.

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