



Nationwide® Indexed UL Accumulator III

Product overview

Product type	Flexible-premium fixed and index-linked universal life insurance designed for income potential					
Target market	Designed for clients ages 30 to 55 who are looking for death benefit protection and the potential for cash value growth					
Indexed interest strategies	All options include a guaranteed 0% floor rate. (The current floor rate for the BNPP Global H-Factor(R) strategies is 0.5%.)					
<p>A diverse lineup of strategies to help serve client needs throughout the life of the policy</p>	Current rates¹					
	Strategies	Cap rate	Par rate	Spread	Charge²	
	S&P 500®	1-Year S&P 500 Point-to-Point (PtP)	10.50%	100%	N/A	N/A
		1-Year S&P 500 PtP Uncapped	N/A	100%	5.50%	N/A
		2-Year S&P 500 PtP Uncapped	N/A	100%	4.50%	N/A
	Multi-Index	1-Year Multi-Index Monthly Average	14.50%	100%	N/A	N/A
		1-Year Multi-Index Monthly Average High Cap	25.00%	100%	N/A	0.55%
	Nasdaq-100	1-Year Nasdaq-100 Monthly Average	15.50%	100%	N/A	N/A
		1-Year Nasdaq-100 PtP Uncapped	N/A	100%	10.75%	N/A
		2-Year Nasdaq-100 PtP Uncapped	N/A	100%	11.75%	N/A
BNPP Global H-Factor®	1-Year BNPP Global H-Factor® PtP Uncapped High Par	N/A	260%	N/A	N/A	
	1-Year BNPP Global H-Factor® PtP Uncapped High Par Select	N/A	300%	N/A	0.75%	
S&P 500 Index	This American stock market index is based on the market capitalizations of 500 large companies listed on the New York Stock Exchange (NYSE) or Nasdaq and is widely considered a leading indicator of the U.S. stock market and the economy as a whole.					
Multi-Index Monthly Average Index	<p>This index diversifies across 3 indexes: the S&P 500, Nasdaq-100 and Dow Jones Industrial Average®.</p> <p>The performances of these indexes are tracked over the course of a year, then averaged to determine the percentage of change within each index. The index segment interest crediting rate is calculated using 50% of the best-performing index, 30% of the second-best and 20% of the third-best.</p>					
Nasdaq-100	This is a stock market index that tracks 100 of the largest nonfinancial companies listed on the Nasdaq stock market. It includes leading firms in technology, consumer goods, health care and more, making it a benchmark for innovation-driven and growth-oriented businesses worldwide.					
BNP Paribas Global H-Factor® Index	A global equity index with volatility control that helps provide more consistent returns using an equity selection methodology based on actuarial principles to identify and remove overpriced stocks with a higher probability of losing value. It includes additional risk management through dynamic allocations to fixed income.					

¹ Current rates are effective as of March 7, 2026, and are subject to change. Please contact the Life Insurance Solutions Center at 1-800-321-6064 for current rate information.

² The indexed strategy charge is applied at the creation of an index segment and deducted from the amount applied to that segment.

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Fixed interest strategy	Current: 4.25%; guaranteed: 1%	
Performance Lock	The Performance Lock feature is available on all uncapped indexed interest strategies, enabling policyholders to lock in gains once their chosen Performance Lock Percentage is reached.	
Enhanced Dollar Cost Average (EDCA)	The Enhanced DCA program is available at policy issue for the initial premium (including 1035s), offering a higher fixed interest rate that is locked in for 1 year. The current EDCA rate is 8%.	
Guaranteed Interest Accumulated Value (GIAV)	In the event of a full surrender or death, the cash value used will be the greater of the regular accumulated value or the GIAV that is guaranteed to grow at 2%. ³	
Nationwide IUL Rewards Program® <small>Guaranteed if eligibility requirements are met</small>	<p>Benefits: The program credits additional interest at an annualized rate of 0.20% starting in year 16 (or earlier for issue ages 31 or older), as long as requirements are met; the credit is applied monthly, as long as the policy is in force. This includes prorated interest on any accumulated value taken from an index segment for loans or partial withdrawals.</p> <p>Monitoring is included to help your clients stay on track for eligibility; catch-up premiums are interest free.</p> <p>Requirements: The total premium (minus any policy loans, unpaid loan interest and partial withdrawals) must equal or exceed a test of net accumulated premium. For more details, consult the description on the last page.</p>	
Declared rate loan	Credited rate: 3.00% current; 1.00% guaranteed minimum Current charged rate: 3.90% (years 1-10); 3.00% (years 11+); net cost 0.0% starting in year 11 Guaranteed maximum: 3.90% (all years)	
Alternative (indexed) loan	This uses the same indexed interest strategy allocation as the unloaned part of the cash value. Policyowners can switch an alternative loan balance to a declared rate loan or have both loan types at the same time. Credited rate: Interest crediting rate of the underlying indexed interest strategies Current charged rate: 5% (all years); guaranteed maximum: 8% (all years)	
Initial base death benefit guarantee	Issue ages	Length of guarantee
	• 0 to 55:	20 years
	• 56 to 69:	6- to 19-year guarantee (75 minus issue age)
	• 70+:	5-year guarantee
Death benefit options	1. Level 2. Increasing 3. Return of premium	
Specified amount	\$100,000 minimum	
Long-Term Care (LTC) Rider II	<ul style="list-style-type: none"> • Coverage for informal care • Offers 2%, 3% and 4% payout options, and a discount for couples • Caregiver Advocate is a free service providing information and references for LTC service providers and community services in your clients' area⁴ 	
Additional riders and benefits <small>Riders usually have an additional cost; the rider name and availability might vary by state</small>	<ul style="list-style-type: none"> • Adjusted Premium Charge Rider • Change of Insured Rider • Overloan Lapse Protection Rider II • Premium Waiver Rider • Surrender Value Enhancement Rider • Waiver of Monthly Deductions Rider 	Living access benefits <ul style="list-style-type: none"> • Chronic Illness Benefit • Critical Illness Benefit • Terminal Illness Benefit

³ This amount is not available for loans or withdrawals.

⁴ Insureds, contract owners and their immediate family members will have access to this free service.

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Monthly per-policy charge	Current: \$10; guaranteed maximum: \$20
Premium charges	Current: 8.00% (year 1) and 6.00% (years 2+); guaranteed maximum: 10.00% (all years)
Monthly per-thousand charge assessed	Current: 10 years; guaranteed maximum: all years
Surrender charges	10-year schedule for all insureds
Minimum required fixed interest strategy allocation (MRFISA)	This is the estimated amount of policy charges for the coming year. The money is held in the fixed interest strategy and receives fixed interest crediting. Only cash value and premium in excess of the MRFISA amount can be allocated to the indexed interest strategies.
Programs and services	<p>Presale support</p> <ul style="list-style-type: none">• Available on e-application resources• Life Pending Business Tracker• Nationwide Underwriting uniquely combines digital tools with human perspective to offer clients a fast, competitive, and often fluidless underwriting experience <p>Illustrations to help you explain and sell</p> <ul style="list-style-type: none">• Life Mobile Illustration tool• New consumer-friendly graphics• Customized output for loans and sales ideas <p>Support after the policy issue</p> <ul style="list-style-type: none">• Automated Income Monitor, a simple way to set up and manage distributions• Premium Monitoring to help keep clients on track for the Nationwide IUL Rewards Program• Online IUL allocation tool available to financial professionals, providing real-time index interest strategy allocation changes• Notification of switch from death benefit option 2 to option 1• Dollar cost averaging



Call us today if you have questions about
Nationwide Indexed UL Accumulator III.

**Life Insurance
Solutions Center**

1-800-321-6064

**Brokerage
General Agents
Solutions Center**

1-888-767-7373

**Producer Group
Solutions Center**

1-844-867-8159

**World Financial
Group (WFG)
Solutions Center**

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. 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.

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 premium in your client's policy.

The BNP Paribas Global H-Factor® Reference Index (“BNPP Global H-Factor®”) uses volatility control and excess return methodologies. Volatility control reference indices tend to limit reference index performance highs and lows, which generally allows Nationwide to offer greater Participation Rates than are offered with other Indexed Interest Strategies. Excess return indices include calculation elements that reduce Reference Index performance, including that they do not allocate to any interest-bearing cash rate allocations. BNPP Global H-Factor® also deducts notional index management expenses deducted in calculating Reference Index performance. These deductions will reduce the potential positive change in the Reference Index performance and increase the potential negative change in the Reference Index performance used in the interest crediting formulas. Because of this, an excess return version of an index will have lower performance than a total return version of the same index would, especially in high interest rate environments. There is no guarantee that selecting a volatility control Indexed Interest Strategy will result in greater interest crediting than Indexed Interest Strategies that do not use a volatility control Reference Index or that any interest will be credited for a particular index segment.

High Participation Rate (“High Par”) Indexed Interest Strategies generally offer greater Participation Rates than the no-High Par (“traditional”) Indexed Interest Strategies. There is no guarantee that selecting a High Participation Rate Indexed Interest Strategy will result in greater interest crediting or that any interest will be credited for a particular Index Segment.

High Participation Select Rate (“High Par Select”) Indexed Interest Strategies generally offer greater Participation Rates than the High Par Indexed Interest Strategies in exchange for an indexed strategy charge deducted at the time an Index Segment is created. There is no guarantee that selecting a High Par Select Indexed Interest Strategy will result in greater interest crediting or that any interest will be credited for a particular Index Segment.

High Cap Rate Indexed Interest Strategies generally offer greater Cap Rates than non-High Cap Rate Indexed Interest Strategies in exchange for an Indexed Interest Strategy charge deducted at the time an Index Segment is created. There is no guarantee that selecting a High Cap Indexed Interest Strategy will result in greater interest crediting than Indexed Interest Strategies that do not offer a High Cap Rate or that any interest will be credited for a particular Index Segment.

To receive the Nationwide IUL Rewards Program benefit in Nationwide IUL Accumulator III, net premium payments (all premium paid minus any loans or partial surrenders) must satisfy an accumulated premium test at the start of policy year 16 (or earlier for issue ages 31 or older). The required amount is set at policy issue and may change if policy changes are made. Once the requirement is met, the benefit is applied monthly at an annual rate of 0.20% from then on, as long as the policy is in force (assuming the segment is not depleted). The credit is calculated by multiplying the accumulated value minus any indebtedness on the date of calculation by the monthly rate; the credit will be added to the fixed interest rate strategy's accumulated value.

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