



Nationwide[®]
is on your side

YOUR PRODUCT GUIDE

Making it easier to protect
what matters most in life.

Nationwide YourLife[®] Guaranteed Level Term



Life's complicated. Protecting it shouldn't be.

There are so many things competing for your time and resources these days, that purchasing life insurance can seem like something that can wait.

But, life is full of uncertainties. While you can't stop them from happening, Nationwide YourLife® Guaranteed Level Term can help protect your family if they do. It helps make the process of getting affordable, temporary protection quicker and easier so you can get back to the really important stuff in your life.

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. Protections and guarantees are subject to the claims-paying ability of the issuing life insurance company.

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The facts of life

Life insurance is a simple way to make sure your family and the plans you have for the future are protected — even after you're gone.

Unfortunately, many Americans aren't insuring their biggest asset — their income.¹

- 98% of consumers do not have enough life insurance to replace the income they will earn before retirement
- Average consumers have enough life insurance to replace just 16% of the income they will earn before retirement

¹ Nationwide Life Insurance/Income Replacement Study, conducted online by Harris Interactive between March 15 to March 21, 2013. The respondents were comprised of 1,163 adults ages 24 - 66 who are currently married and/or have dependents, and have household incomes of \$24,000 or more.

Who should own life insurance?

Anyone with people who are financially dependent on them can be a good candidate for life insurance, including:

- Married couples and couples who live together or are in long-term relationships
- People with children
- Someone who was recently promoted or changed jobs
- Single people who support siblings, aging parents or who have debt they wouldn't like passed on to relatives
- Business owners thinking about business succession, keeping key employees or retirement planning

10 times your gross annual salary

The general rule of thumb often used when explaining life insurance needs. You may need more or less coverage based on your specific situation, so talk to your insurance professional about completing a personal needs assessment.

What type is right for you?

Term and permanent life insurance are two kinds of coverage options available to you. Both offer death benefit protection for your loved ones and tax advantages, but they also have many differences.

	TERM	PERMANENT
Provides	The highest death benefit for the lowest cost	Lifetime protection and tax-deferred savings
Coverage	For a specified number of years	Until age 100+, as long as the scheduled premiums are paid
Cash value	Not available	Potential to accumulate cash over time on a tax-deferred basis

If you and your insurance professional decide that term life insurance is right for your needs, goals and budget, then consider Nationwide YourLife Guaranteed Level Term.



Why Nationwide YourLife Guaranteed Level Term?

Whether you're concerned about your family being able to make the house payment or ensuring that your plans for the future become a reality, Nationwide YourLife Guaranteed Level Term can provide an affordable solution to your needs. It offers:

Level premiums

Your rates are guaranteed not to increase for the entire length of the term you select — 10, 15, 20 or 30 years. Once the policy term is over, your premiums will increase annually.

Protection that's quick and easy

The simple underwriting process and noninvasive medical requirements (available for certain ages and policy amounts) offered by Nationwide YourLife Guaranteed Level Term enable you to get the protection you need without all the hassle normally associated with purchasing life insurance.

Tax advantages

Your family receives an income tax-free death benefit that they can use to meet their immediate and future expenses. The death benefit may also be estate tax-free, if properly structured.

Options to help customize your policy

Select the right combination of benefits and features to help address your specific needs.

FEATURE	BENEFIT
Spouse and Children's Term Insurance riders	Help you protect your entire family on one policy
Accelerated Death Benefit rider	Provides access to your death benefit in the case of a terminal illness available based on issue state approval
Waiver of Premium Disability rider	Protects your policy from lapsing if you should become disabled
Owner-directed settlement options	Enable you to choose how and when the death benefit is paid from your policy
Wellness credits	Earn points toward your underwriting rating based on your healthy lifestyle

Convenient services

Customer service features designed to make buying and owning life insurance easier for you, such as:

- Automated payments, called electronic funds transfers, on all billing frequencies
- Express claims service
- Automated late payment alerts, to help keep your policy current

Conversion privileges

Nationwide YourLife Guaranteed Level Term offers you the flexibility to convert both the base policy and the Spouse rider to permanent coverage of equal or lesser value without additional medical requirements or underwriting if your needs change later on. If the permanent policy will be larger than the original policy, then additional requirements will be needed. Conversion is allowed before attained age 65.

PRODUCT/FEATURE	CONVERSION PERIOD
10-year term policy	10 policy years
15-year term policy	15 policy years
20-year term policy	20 policy years
30-year term policy	20 policy years
Spouse rider	The same number of years as the policy it's attached to

If you and your insurance professional decide that term life insurance is right for your needs, goals and budget, then consider Nationwide YourLife Guaranteed Level Term.

What can it be used for?

Nationwide YourLife Guaranteed Level Term is a simple and affordable way to make sure your family has the resources they need to cover expenses and maintain their current standard of living. The death benefit proceeds can be used to help them:

- Cover immediate expenses such as excess medical bills, funeral costs or estate settlement and probate fees
- Pay off the mortgage, car loan or other debt
- Replace your lost income to cover food, housing, transportation or utility needs into the future
- Fund a college education for your child(ren) or retirement for your spouse

And Nationwide YourLife Guaranteed Level Term can be a good option for small business owners, too. Whether your business is just getting started or you're thinking of retiring soon, term insurance can be an economical solution to your business planning needs.

Why Nationwide®?

We're glad you asked.

As a stable, Midwestern company with more than 85 years of experience, we're conservative by nature. And, because we're in the business of offering annuities, life insurance, retirement plans and mutual funds, we know risk management and take many steps to protect our policyholders.

We're proud of the company we keep and the company we've built along the way. Nationwide is a Fortune 100 company² with more than 30,000 associates, making us one of the largest financial services companies in America. Through the years, we've worked hard to build things you can rely on:

- Diversified sources of earnings and cash flows
- A strong balance sheet
- A sound and disciplined investment policy
- A long history of maintaining a quality investment portfolio

Spend some time with us, and you'll quickly see a difference. Our conservative, family-based culture allows us to bring a unique brand of personalized service to our customers.

² Based on revenue, Fortune magazine (6/14).

Next steps

If you've made the decision that Nationwide YourLife Guaranteed Level Term is right for you, the underwriting process begins. This simply means we begin the paperwork on the policy.

1. Your insurance professional will have some forms for you to sign and may need to ask a few medical questions.
2. Depending on the amount of insurance applied for, a medical professional may schedule a quick checkup, including height, weight and other basic medical information. The checkup is often done in your own home.
3. After the application is approved, you will receive the policy. You might want to file this with your other important documents and notify your beneficiaries.
4. Then, by paying the regularly scheduled guarantee premium on time, you can be sure you've protected what matters most in life.

Next steps



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

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

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