



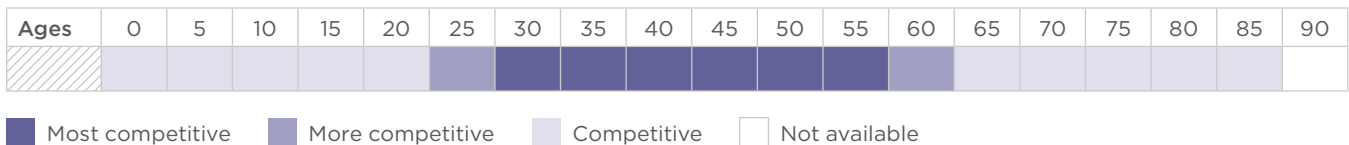
Nationwide®
is on your side

Nationwide YourLife® Indexed UL Accumulator

Target market	Ages 30 to 55												
Objective	Permanent coverage with cash value growth potential to supplement retirement income												
Indexed interest strategies	<ul style="list-style-type: none"> Six options — all with guaranteed 100% participation and guaranteed 0% floor rates <table border="1"> <tr> <td>One Year Multi-index Monthly Average Indexed Interest Strategy <i>with Multiplier</i></td> <td>11% cap</td> </tr> <tr> <td>One Year S&P 500® Point-to-Point Indexed Interest Strategy <i>with Multiplier</i></td> <td>9% cap</td> </tr> <tr> <td>One Year Multi-index Monthly Average Indexed Interest Strategy</td> <td>13% cap</td> </tr> <tr> <td>One Year S&P 500® Point-to-Point Indexed Interest Strategy</td> <td>11% cap</td> </tr> <tr> <td>One Year MSCI EAFE Annual Point-to-Point Indexed Interest Strategy (<i>international</i>)</td> <td>13% cap</td> </tr> <tr> <td>One Year Uncapped S&P 500® Point-to-Point Indexed Interest Strategy (<i>no cap</i>)</td> <td>5% spread</td> </tr> </table> <ul style="list-style-type: none"> Multi-index Monthly Average: Blend of S&P 500®, NASDAQ-100® and Dow Jones Industrial Average; weighted by 50% of the best performing index; 30% of the second best; 20% of the third best 	One Year Multi-index Monthly Average Indexed Interest Strategy <i>with Multiplier</i>	11% cap	One Year S&P 500® Point-to-Point Indexed Interest Strategy <i>with Multiplier</i>	9% cap	One Year Multi-index Monthly Average Indexed Interest Strategy	13% cap	One Year S&P 500® Point-to-Point Indexed Interest Strategy	11% cap	One Year MSCI EAFE Annual Point-to-Point Indexed Interest Strategy (<i>international</i>)	13% cap	One Year Uncapped S&P 500® Point-to-Point Indexed Interest Strategy (<i>no cap</i>)	5% spread
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Indexed Interest MultiplierSM	<ul style="list-style-type: none"> Increases the interest credited by 15% starting at the first segment maturity and at each following segment maturity — guaranteed Applied after participation and cap rate; for example: 9.00% x 1.15 = 10.35%, so 10.35% is credited even if the cap rate is 9.00% Available on two of the six strategies 												
Fixed account	3.50% current; 2.00% guaranteed minimum												
Death benefit guarantee	Issue ages 0 to 55: 20 years Issue ages 56 to 69: 6 to 19 years (75 minus the issue age) Issue ages 70+: 5 years												
Death benefit options	Option 1: Level Option 2: Increasing Option 3: Return of premium (not available in NY)												
Minimum required fixed interest strategy allocation (MRFISA)	The estimated amount of policy charges for the coming year; held in the fixed interest strategy and receives fixed interest crediting; only premium in excess of the MRFISA can be allocated to the indexed interest strategies												
Declared loan rates	Credited rate: 3.00% current; 2.00% guaranteed minimum Charged rate: Current: 3.90% (yrs 1-10); 3.00% (yrs 11+); net cost 0.0% starting in year 11 Guaranteed maximum: 3.90% (yrs 1-10); 3.25% (yrs 11+)												
Nationwide IUL Rewards ProgramSM <i>Guaranteed if eligibility requirements are met</i>	<p>Credits additional interest at an annualized rate of 0.20% starting in year 16 — as long as requirements are met</p> <ul style="list-style-type: none"> Requirements: meet or exceed a test of net accumulated premium (premium paid minus any loans or partial surrenders) at the start of policy year 16; earlier for issue ages 51 or older Benefit: applied monthly — as long as policy is in force Monitoring is included to help your clients stay on track to be eligible for the reward Catch-up premiums are interest free 												

Monthly administrative fee	\$10 current; \$20 guaranteed maximum	
Premium charges	Current: 8.00% (year 1); 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	
Riders	<ul style="list-style-type: none"> Accelerated Death Benefit rider Accidental Death Benefit rider Additional Term Insurance rider Children's Insurance rider Conditional Return of Premium rider Long-term care rider 	<ul style="list-style-type: none"> Overloan Lapse Protection rider Premium Waiver rider Spouse rider Surrender value enhancement benefit Waiver of Monthly Deductions rider
Programs and services	<ul style="list-style-type: none"> Underwriting: Wellness credits Automated dollar cost averaging Automated Income Monitor Death benefit 2-1 switch notification 	<ul style="list-style-type: none"> Available on iPipeline and iGO Owner-directed settlement options Automated monitoring of Nationwide IUL Rewards Program premium

Nationwide YourLife Indexed UL Accumulator competitive spots



Call us today if you have questions about Nationwide YourLife Indexed UL Accumulator:



National Sales Desk:

1-800-321-6064

Brokerage General Agents:

1-888-767-7373

Nationwide Financial Network®:

1-877-223-0795

The competitive spots reflect Nationwide's pricing for target ages; for educational purposes only.

Guarantees are subject to the claims-paying ability of the issuing insurer.

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 dividend or capital gains participation. 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 clients' policy.

An indexed interest strategy with the Multiplier will have a lower cap and/or participation rate than a strategy without it.

Once the requirements are met for the Nationwide IUL Rewards Program, the benefit 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 strategy's accumulated value.

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Life insurance is issued by Nationwide Life Insurance Company or Nationwide Life and Annuity Insurance Company, Columbus, Ohio.

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