



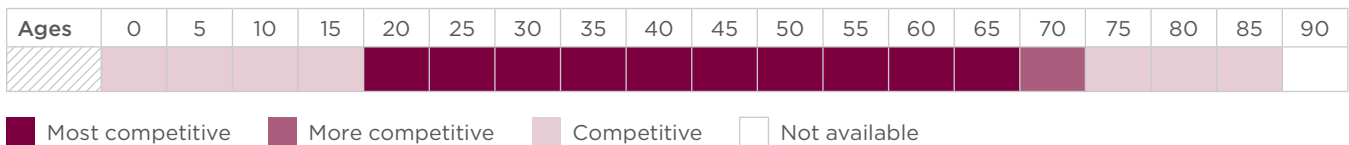
Nationwide®
is on your side

Nationwide YourLife® Indexed UL Protector

Target market	Ages 45 to 70				
Objective	Affordable permanent coverage with the option for lifetime guarantee and some cash value				
Indexed interest strategies	<ul style="list-style-type: none"> Two options — both 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> </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 <i>with Multiplier</i>	11% cap				
One Year S&P 500® Point-to-Point Indexed Interest Strategy <i>with Multiplier</i>	9% cap				
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% 				
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 (not available with Extended No-lapse Guarantee rider or Nationwide IUL Rewards Program)				
Extended No-lapse Guarantee rider	Maximum issue age: 70 No-lapse guarantee duration: maximum attained age of 90 or 120				
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: 4.50% current and guaranteed maximum				
Nationwide IUL Rewards ProgramSM <i>Guaranteed if eligibility requirements are met</i>	<ul style="list-style-type: none"> Reduces cost of insurance (COI) rate of base segment by 25% starting in years 21 onward — as long as eligibility requirements are met <ul style="list-style-type: none"> Requirements: meet or exceed a test of net accumulated premium (premium paid minus any loans or partial surrenders) on monthly testing dates that start at the beginning of policy year 21 Benefit: applied each month the test is met; not available with death benefit option 2 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: 12.00% (year 1); 6.00% (years 2+) Guaranteed maximum: 15.00% (all years)
Monthly per-thousand charge assessed	Current: 15 years; guaranteed maximum: all years
Surrender charges	15-year schedule up to age 65; declines to 10 years for ages 70+
Riders	<ul style="list-style-type: none"> Accelerated Death Benefit rider Accidental Death Benefit rider Children's Insurance rider Extended No-lapse Guarantee rider Long-term care rider 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 Owner-directed settlement options Available on iPipeline and iGO Automated monitoring of Extended No-lapse Guarantee rider premium Automated monitoring of Nationwide IUL Rewards Program premium

Nationwide YourLife Indexed UL Protector competitive spots



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



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 25% reduction in COI rate is applied each month the test is met. If the test is met on the 35th policy anniversary, monthly testing for the COI reduction continues as long as the policy is in force, with no further increase in the required net accumulated premium. If it is not met on the 35th policy anniversary, no further COI reduction will be applied. The Nationwide IUL Rewards program is not available if death benefit option 2 is or ever was elected.

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