

Nationwide® Survivorship Indexed Universal Life

Target market	Ages 40 to 70		
Issue Age	Ages 21 to 80		
Objective	To provide your clients with cost-efficient, second-to-die, permanent life insurance for two people, such as spouses or owners of family-owned businesses, with the potential to accumulate cash value		
Indexed interest strategies <i>Options to help boost growth potential in a variety of market conditions</i> <i>Helps serve client needs throughout the life of the policy</i>	All options include:		Current rates
	<ul style="list-style-type: none"> Guaranteed 100% participation rate Guaranteed 0% floor rate 		
	Core strategies	One-Year Multi-Index Monthly Average	10.25%
		One-Year S&P 500® Point-to-Point	8.25%
		One-Year Uncapped S&P 500® Point-to-Point	5.00% (spread)
	High-cap strategies <i>Opportunity to capture more upside potential</i>	One-Year High-Cap Multi-Index Monthly Average	25.00%
		One-Year High-Cap S&P 500® Point-to-Point	13.00%
Indexed Interest Multiplier™	Our multipliers offer additional credits to help your clients achieve their goals: Nationwide Multiplier® <ul style="list-style-type: none"> A 15% credit automatically included with each policy Applies to all strategy segments that mature in year 6 and all years thereafter <i>Example: If the index segment interest credited is 6.00%, then 6.00% multiplied by 15% equals an additional credit of 0.90%</i> 		
Fixed account	3.00% current; 1.00% guaranteed minimum		
Death benefit guarantee	Issue ages 55 and under: 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 Nationwide IUL Rewards Program®)		
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	Available all years Loan charged rate: Current: 3.9% (years 1 – 10); 3% (years 11+) Guaranteed: 3.9% (years 1 – 10); 3.25% (years 11+) Loan credited rate: Current: 3% Guaranteed: 1%		

Monthly administrative fee	\$10 current; \$20 guaranteed maximum	
Nationwide IUL Rewards Program® <i>Guaranteed if eligibility requirements are met</i>	<ul style="list-style-type: none"> Reduces cost of insurance (COI) rate of base segment by 15% 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 	
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"> Policy Split Option Rider Estate Protection Rider Long-Term Care Rider on survivorship Extended No-Lapse Guarantee Rider Overloan Lapse Protection Rider (automatically added) 	
Programs and services	<ul style="list-style-type: none"> Underwriting: Wellness credits Automated dollar cost averaging Automated Income Monitor Owner-directed settlement options 	

Call us today if you have questions about Nationwide® Survivorship Indexed UL.



Nationwide Life Solutions Center:

1-800-321-6064

Brokerage General Agents:

1-888-767-7373

Nationwide Financial Network®:

1-877-223-0795



Nationwide®
is on your side

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 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.

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 15% 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.

The Long-Term Care Rider on survivorship has exclusions, limitations, reductions of benefits and terms under which the rider may be continued in force or discontinued. For more details on cost and coverage options, contact your financial professional.

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