

Introducing two new IUL products from Nationwide®

We're excited to bring you two new products, available beginning Dec. 3, 2018, that take our indexed universal life (IUL) solutions to the next level.

Nationwide® Indexed Universal Life Accumulator II

Focused on protection with cash accumulation for income

Nationwide® Indexed Universal Life Protector II

Focused on low-cost life insurance protection

Designed to offer more of what you and your clients want from an IUL



More choice and flexibility

Seven indexed interest strategies to use in different market conditions — and to match clients' risk tolerance profile at any point in their life.

Different indexes and calculation approaches:

- **S&P 500® and Multi-index** (weighted in favor of the best performing index)
- **Annual point-to-point** and **monthly averaging**
- **Core indexed options** with no fees
- **High cap options** for more upside potential
- **High multiplier options** with the 50% Nationwide Advanced MultiplierSM

Core	High cap	High multiplier
One-Year Multi-Index Monthly Average 11.25% cap One-Year S&P 500® 9.25% cap One-Year Uncapped S&P 500® 5.00% spread	One-Year High-Cap Multi-Index Monthly Average 25% cap One-Year High-Cap S&P 500® 13% cap	One-Year Multi-Index Monthly Average with Advanced Multiplier 11.25% cap One-Year S&P 500® with Advanced Multiplier 9.25% cap <i>Both include the 50% Nationwide Advanced MultiplierSM</i>
Indexed strategy charge: 0%	Indexed strategy charge: 1.00%	Indexed strategy charge: 2.25%
All current participation rates = 100%; all current floor rates = 0%		



More growth potential

- **Our 15% Nationwide MultiplierSM** applies regardless of the strategy selected and starts in policy year six
- **Our new 50% Nationwide Advanced Multiplier** starts in policy year one; limited to the high-multiplier indexed interest strategies
- **A total 65% multiplier applies** starting in policy year six when a high-multiplier strategy is selected.¹



More solutions for growing client needs

- **Long-Term Care Rider II** – cash indemnity payout lets clients use benefits as they see fit²
- **Four nontobacco underwriting classes**
- **Extended No-Lapse Guarantee (ENLG)** Rider with guarantees to age 90 or 120 (Available only on Nationwide IUL Protector II)



More transparency

- **Transparent pricing** – choose to pay a charge for strategies with more growth potential or select a lower cost option
- **Automatic monitoring** – to keep clients informed and on track to get the most from their policy
- **Guaranteed rewards program** – Straightforward with no guessing whether client will benefit when they do their part



More services

- **Automated Income Monitor**
- **Automated Premium Monitoring**
- **Death benefit 2-1 switch notification**
- **Dollar cost averaging**
- **Intelligent underwriting**
- **Life Pending Business Tracker**
- **Policy performance tracking**
- **Simplified annual statement summary**

A strong, stable carrier with COI rates you can count on

We have a proud history of stable cost of insurance (COI) rates. In fact, we've never increased COI rates on in force IUL policies.³

A+

"Superior"
A.M. Best

2nd strongest of 16
received 10/17/2002
affirmed 10/02/2017

A1

"Good"
Moody's

5th strongest of 21
received 03/10/2009
affirmed 11/07/2017

A+

"Superior"
Standard & Poor's

5th strongest of 22
received 12/22/2008
affirmed 05/10/2018⁴

¹ For the two indexed interest strategies that include the Nationwide Advanced Multiplier, the 15% Nationwide Multiplier and 50% Nationwide Advanced Multiplier are combined for a 65% multiplier effective in year six onward. An indexed strategy charge applies at the start of each index segment when a strategy with the Nationwide Advanced Multiplier is selected.

² Riders' availability varies by state, and they may be known by other names; they also may include additional charges.

³ An exception is a small administrative fee increase in 2010 on a set of policies we acquired from another insurance company.

⁴ These ratings and rankings reflect rating agency assessment of the financial strength and claims-paying ability of Nationwide Life Insurance Company and Nationwide Life and Annuity Insurance Company. They are not intended to reflect the investment experience or financial strength of any variable account, which is subject to market risk. Because the dates are updated only when there's a change in the rating, the dates above reflect the most recent ratings we have received. They are subject to change at any time.