



For those who expect more
Nationwide Indexed Universal Life now offers more choice, more guarantees, more transparency.

Nationwide IUL Protector II | Nationwide IUL Accumulator II

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We've added to what was already good about our IUL products to give clients more of what they want and need.

A lot of Indexed Universal Life (IUL) products are on the market today. And while they all claim to offer advantages, some of them come with hidden fees, complex structures and non-guaranteed features that can diminish their value. Nationwide's new IULs—Protector II and Accumulator II – are designed to offer more:

MORE
*choice and flexibility
in indexed interest
strategies*
to better fit your clients' needs

MORE
multipliers and rewards
to enable your clients to potentially
accumulate higher cash values

MORE
transparency
so clients only pay for features that satisfy
their objectives, today and down the road

MORE
policy management features
to help policy owners track and manage their
insurance policies.

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Our new IUL products help clients strike a balance between safety and opportunity

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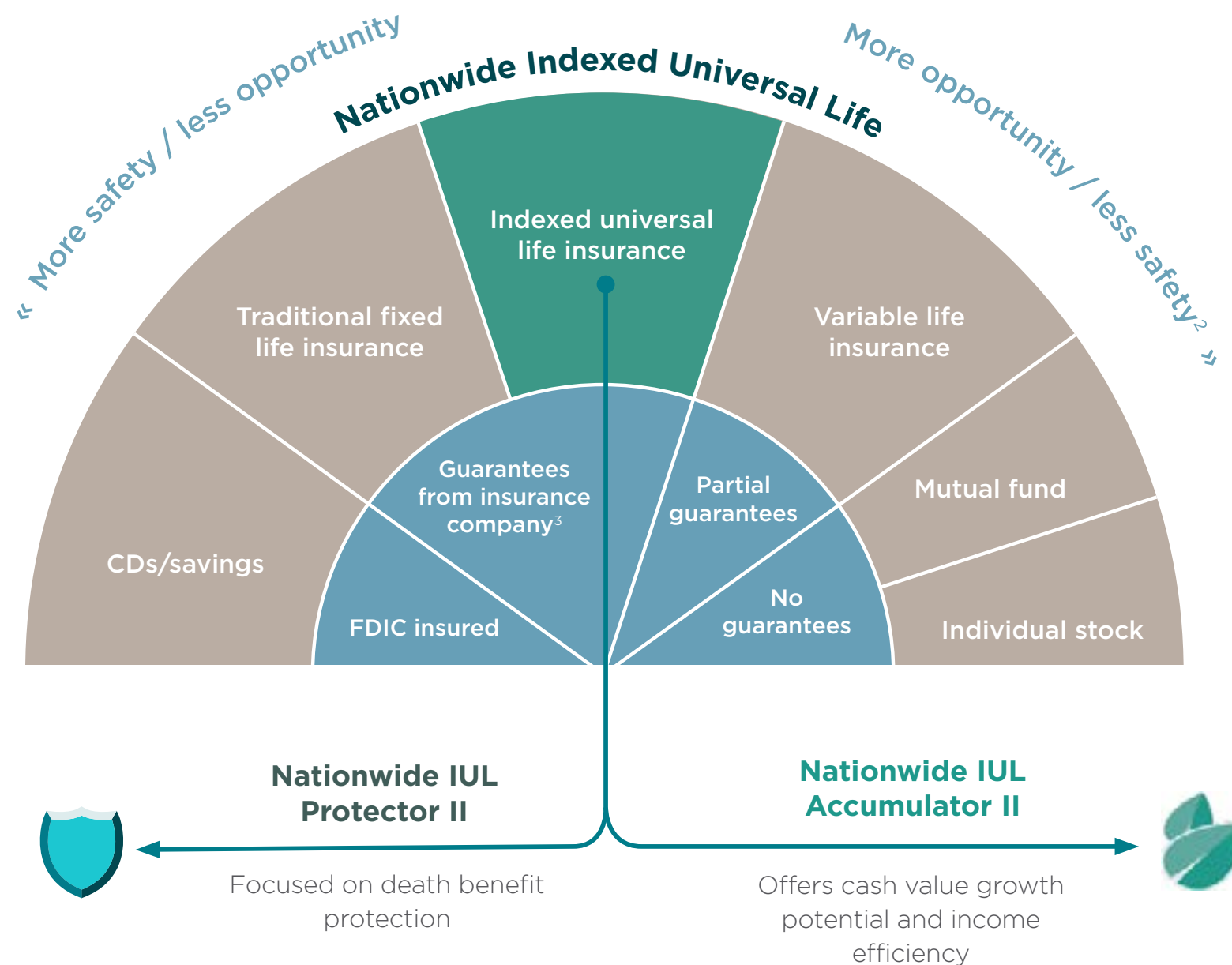
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² Safety refers to availability of guarantees; opportunity to growth potential in the market.

³ Guarantees subject to claims-paying ability of the insurer.



Who Nationwide IUL Accumulator II is designed for

Affluent or emerging affluent individuals age 30-55 concerned about **protecting their family today** and enhancing their **growth potential for the future**



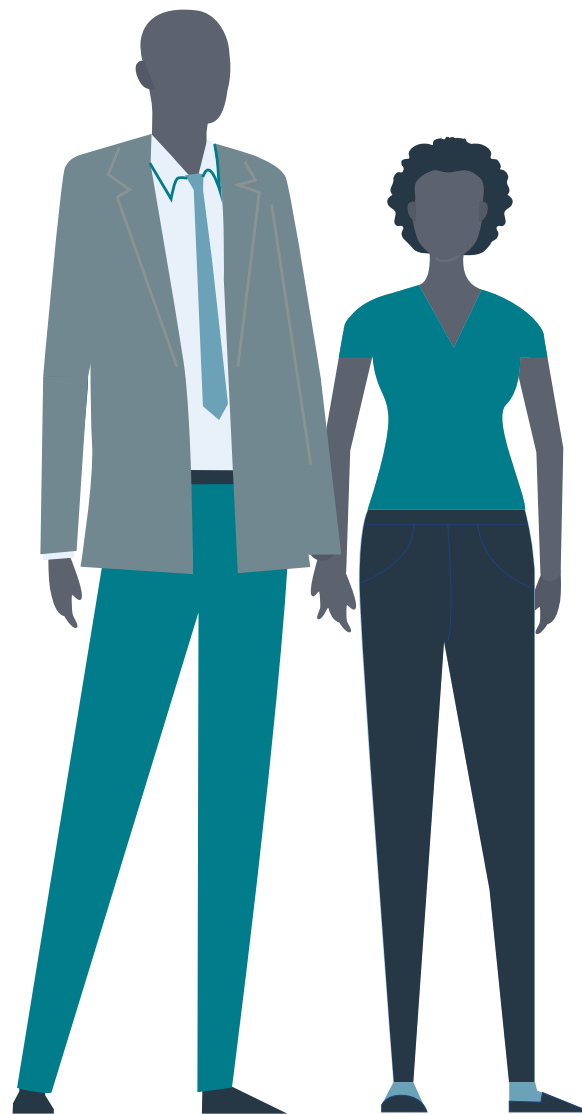
Lack access to, or have maxed out, **contributions to a qualified plan**



Are interested in **protecting loved ones** with life insurance



Wish to avoid pre-59½ withdrawal penalties and minimum required distributions at age 70½⁴



Want to set money aside after taxes that can be **accessed tax-free**



Appreciate LTC coverage with **indemnity-style benefits**



Need solutions for **small business planning**

Deeper dive

» [Nationwide Accumulator II Rate Guide](#)

» [Nationwide Accumulator II Product profile](#)

Looking for

- » Permanent coverage
- » Income during retirement
- » Cash value growth potential with downside protection

⁴ Assumes a non-MEC policy

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Nationwide IUL Protector II
Nationwide IUL Accumulator II

Who Nationwide IUL Protector II is designed for

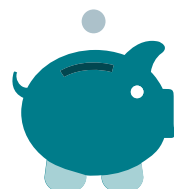
Middle-market to emerging affluent individuals age 45-70 who seek **permanent life insurance** with **cost-efficient features** and potential of cash value growth



Seek permanent coverage with a **lifetime guarantee**



Like having potential cash value growth with **downside protection**



Want flexibility in setting money aside after taxes that can be **accessed tax-free**



Appreciate LTC coverage with **indemnity-style benefits**



Want to **supplement insurance** from an employer



Seek multilayered **tax protection**

Deeper dive

» [Nationwide Protector II Rate Guide](#)

» [Nationwide Protector II Product profile](#)

Looking for

- » Lower cost permanent coverage
- » Up to a lifetime guarantee
- » Some cash value growth potential with downside protection

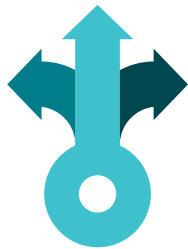
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New features make our IUL products that much better

We didn't rest on our laurels. Instead, we re-engineered our existing products to make them more useful, more valuable and more competitive.



Broad range of indexed interest strategies
7 allocation options including our popular Multi-index Monthly Average allow policy holders to shift strategies as market conditions change

25%

High cap rate option
The top cap rate is now 25% versus 13% previously¹



Larger multiplier
The Nationwide Multiplier and Nationwide Advanced Multiplier are additive, which means the potential for an additional 65% credit (starting in year 6)²



Enhanced Rewards Program
Now includes pro rata interest on loans or partial withdrawals from an index segment (in Nationwide IUL Accumulator II)



Better policy management
New services include online pending life business tracker, online policy performance tracking, two new DCA programs and more

¹ 25% cap rate is available on the One-Year High Cap Multi-Index Monthly Average indexed interest strategy. ² Higher charges are associated with the high cap and advanced multiplier strategies.

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Seven indexed interest strategies provide more flexibility and choice

Flexible product design allows you to more precisely match clients' market outlook and risk tolerance.

Indexed interest strategies	CORE (0.0%)	HIGH CAP (1.0% charge)	HIGH MULTIPLIER (2.25% charge)
Multi-Index Monthly Average <i>A weighted average of S&P 500, NASDAQ and DJIA</i>	1 1-Year 11.25% cap	2 1-Year High Cap 25% cap	3 1-Year with Advanced Multiplier 11.25% cap <i>Includes the new 50% Nationwide Advanced Multiplier</i>
	4 1-Year 9.25% cap	5 1-Year Uncapped 5% spread	6 1-Year High Cap 13% cap
S&P 500® Point-to-Point			7 1-Year with Advanced Multiplier 9.25% cap <i>Includes the new 50% Nationwide Advanced Multiplier</i>

What's new, and why

- Our new range of indexed interest strategies lets you tailor **more customized solutions**.
- High Cap and High Multiplier options⁵** let clients choose to pay a fee for maximum growth potential or select a lower-cost option if that works better for them.
- Uncapped option with 5% spread** provides more growth potential in strong markets, with no additional fee.

Deeper dive

» **Show your clients the indexed strategy charges** – indexed and guaranteed [Rate Guide](#) *(approved for use with consumers)*

⁵ 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.

*Guarantees subject to claims-paying ability of the insurer.



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Select the strategy that matches client's needs and market expectations

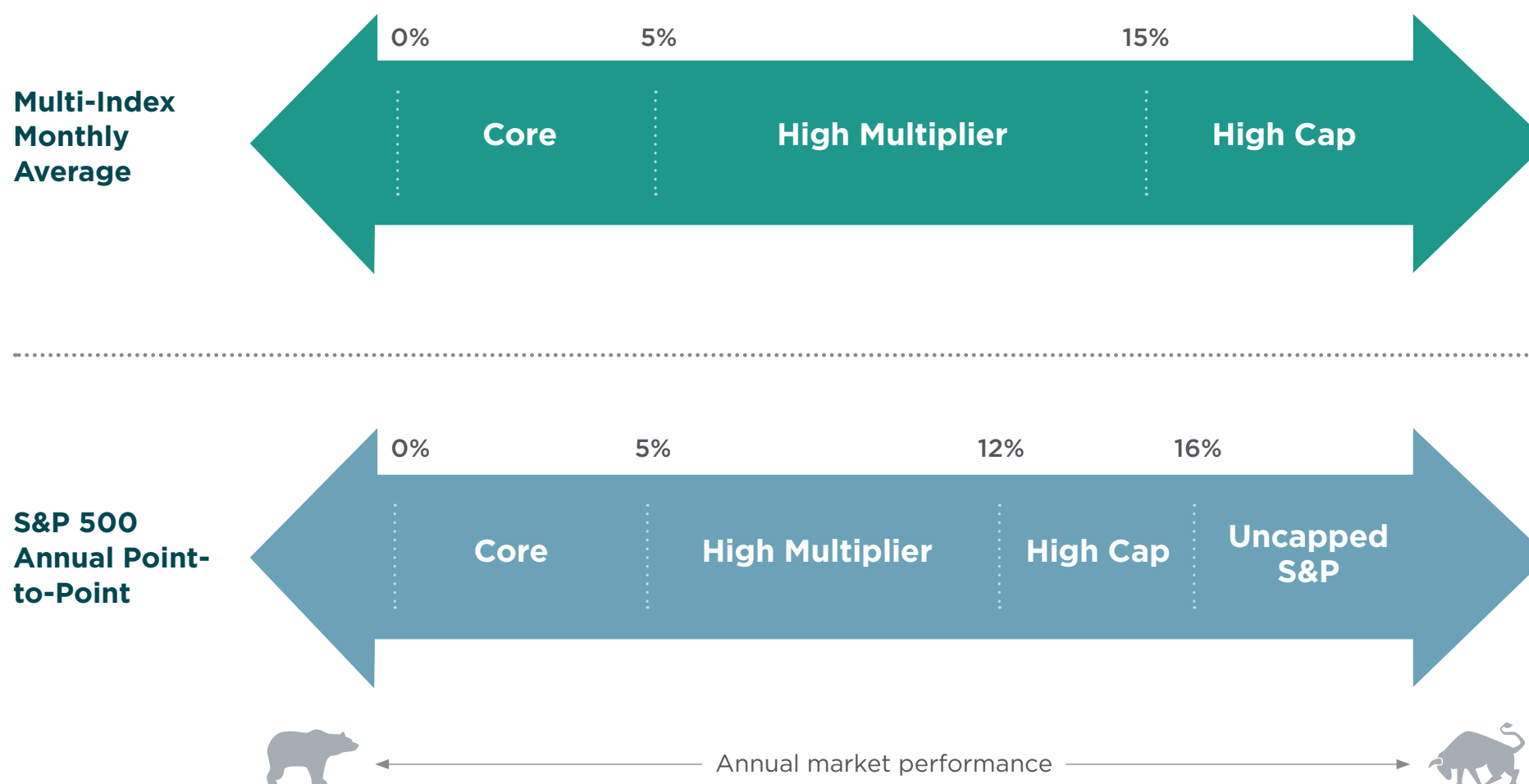
Based on historical market performance⁶:

- Core strategies work better in low-performing markets
- High Multiplier in middle-range markets
- High Cap in high performing markets

Deeper dive 

» [Nationwide Protector II Product overview](#)

» [Nationwide Accumulator II Product overview](#)



⁶ The charts show potential performance and association only – and do not assign a probability of falling within any given range. Actual results may vary.



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Our multipliers offer clients more growth potential and are guaranteed by Nationwide

	Nationwide Multiplier SM	Nationwide Advanced Multiplier SM
Amount	15%	50%
First policy year available	Year 6	Year 1
Guaranteed by Nationwide	Yes	Yes
Indexed Strategy Charge	0.00%	2.25%
Availability with indexed interest strategies	All 7	2 of 7

It all adds up:

65%
potential in
policy year 6
and onward

More potential growth – Multipliers 3a

What's new,
and what it
can mean for
your clients



• **Our 15% Multiplier** now applies regardless of the strategy selected starting in policy year 6. Add the 50% Nationwide Advanced Multiplier starting in year 1 (available on two strategies) to achieve 65% growth potential starting in year 6. An additional charge is assessed only if and when an allocation is made to the high multiplier option.

• **What a 65% growth opportunity looks like:**

Starting in policy year 6

8.00% segment performance
x 1.65 = 13.2%*

11.25% segment performance
x 1.65 = 18.56%

*Reflects the combination of the index segment interest credited plus the additional credit due to the multipliers

*Guarantees subject to claims-paying ability of the insurer.



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A win for clients, a win for their advisors

The Nationwide IUL Rewards Program® is our way of thanking clients for paying a required amount of premium—set at policy issue—in a timely manner. Unlike those of many of our competitors, once the client meets the eligibility requirements, our program is guaranteed—not subject to the whims of the insurance company.*

What's new,
and why



- For Nationwide Accumulator II, the crediting rate now includes **pro rata interest** on accumulated value taken from index segments for loans and partial withdrawals.

COST REDUCTION

Nationwide IUL Protector II



GROWTH POTENTIAL

Nationwide IUL Accumulator II



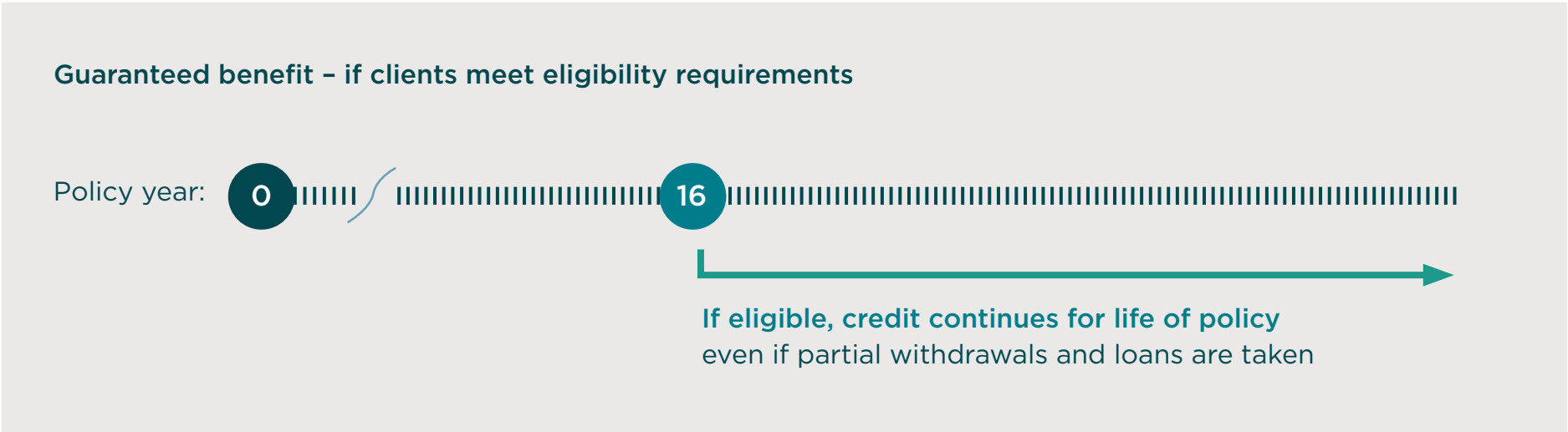
*Guarantees subject to claims-paying ability of the insurer.



Nationwide IUL Rewards Program®

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Requirements

- Must satisfy a net accumulated premium test⁷ by start of policy year 16; sooner if issue age > 50 (see chart below)
- Test amount is approximately 70% of planned premium illustrated

Issue age	Policy year eligibility
50 or younger	16
51	15
52	14
53	13
54	12
55+	11

Benefits

- 0.20% annual interest – credited on a monthly basis at start of policy year 16
- Unlimited interest free catch up on net accumulated premium requirement
- If test not met on time, policy continues but IUL Rewards Program is terminated for the life of the policy
- Pays interest on the amount of a loan or partial withdrawal from an index segment prior to the end of the segment
- Premium monitoring – status reported on annual statements

⁷Nationwide IUL Rewards Program requirements in Nationwide IUL Accumulator II
Net premium payments (all premium paid minus any loans or partial surrenders) must satisfy an accumulated premium test at the start of policy year 16; earlier for issue ages 51 or older. The required amount is set at policy issue and may change if policy changes are made. Once the requirement is met, the benefit is applied monthly at an annual rate of 0.20% from then on — as long as the policy is in force. The credit 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 rate strategy's accumulated value.

*Guarantees subject to claims-paying ability of the insurer.

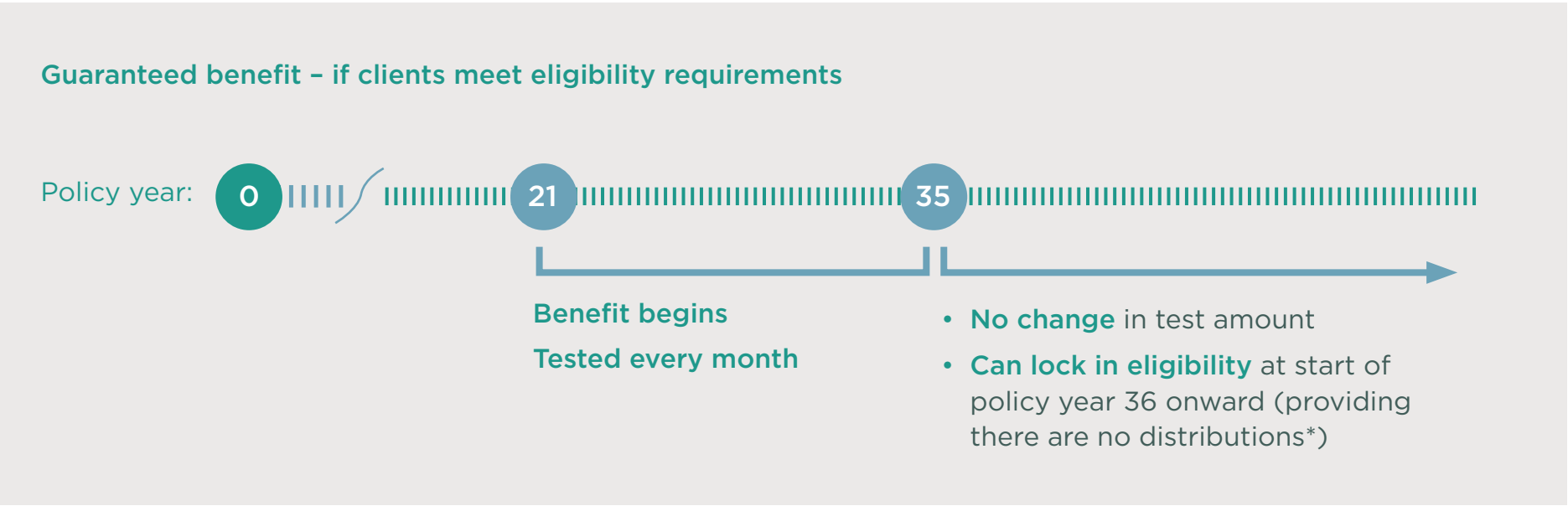


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The Nationwide IUL Rewards Program®

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Requirements

- Client must satisfy net accumulated premium test⁸ at the start of monthly testing dates
- Test amount is approximately 70% of the planned premium illustrated

An example:

Planned premium <i>as shown in the illustration</i>	Net accumulated premium <i>required for IUL Rewards Program</i>
\$2,400 per year (\$200 per month)	\$1,680 per year (\$140 per month)

Benefits

- COI rate reduced by 25% each month the test is satisfied
- Interest free catch-up before policy year 36
- Premium monitoring — status reported on annual statements

⁸ **Nationwide IUL Rewards Program requirements in Nationwide IUL Protector II**
Net premium payments (all premium paid minus any loans or partial surrenders) must satisfy an accumulated premium test on designated dates. If the test is satisfied at the start of policy year 21, the policy's base cost of insurance rates will be reduced by 25%.
The test is applied each month in policy years 21 to 35 to give clients more opportunities to qualify for the rate reduction. If the test is satisfied at the start of policy year 35, testing will continue using the test amount as of that date. If not, testing will end and no further reduction will be given. If policy changes are made, the accumulated premium test amount may change.
The Nationwide IUL Rewards program is available only if death benefit option 1 is elected at the time of policy issue and never changed.
*Guarantees subject to claims-paying ability of the insurer.



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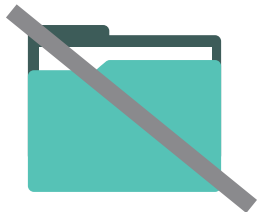
Our Long-term Care Rider II allows clients to use benefits as they see fit



Tax-free payments are made **directly to the policy owner**

100%

of monthly cash benefit is **guaranteed to be available**



Cash indemnity benefit means **no submission of monthly bills or receipts⁹**

2% | 3% | 4%

More LTC monthly payout options, up to **2 times the HIPAA per diem**



Includes access to the **Nationwide Care Guide Network**

What's new, and why



- Accelerate an elected portion of the death benefit **at a rate up to 4%**. Options are 2%, 3%, or 4%, irrevocably elected at application.
- Through research with consumers, we've identified key concerns about LTC costs – such as the desire to receive care at home as long as possible. We built the indemnity approach into our rider to give your clients more flexibility to stay in their home for care.

Keep in mind that as an acceleration of the death benefit, the Nationwide Long-Term Care Rider II payout will reduce both the death benefit and cash surrender values. Make sure client's life insurance needs would continue to be met even if the rider pays out in full. Costs for long-term care vary by person, and there is no guarantee the rider will cover all long-term care costs. Limitations and exclusions apply. Nationwide pays long-term care benefits to the policyowner. If the insured is not the policyowner, there is no guarantee that benefits will be used to pay for long-term care. In states where the Nationwide Long-Term Care Rider II is not yet approved, our original Long-Term Care Rider is available.

⁹Bills or receipts may be required to establish proof of the initial claim.



Nationwide IUL Protector II allows clients to dial in a no-lapse guarantee over their anticipated life expectancy

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Extended No-Lapse Guarantee Rider

- Delivers a very cost-efficient death benefit guarantee
- Automated monitoring service to help keep guarantee on track

Select the option that most closely matches life expectancy or that provides the level of confidence your client is seeking



For example:

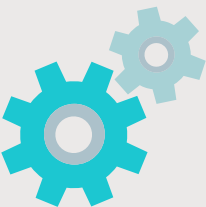
- To guarantee the death benefit to age 86, **select the age 90 option** for a lower cost
- If you want a guarantee to age 95, **select the age 120 option** coverage
- Finally, run the illustration to see for yourself the right combination of price and guarantee duration

Maximum issue age: 70

Automated Premium Monitoring

As with any no-lapse guarantee, the timing of premium payments is critical. That’s why our Automated Premium Monitor (APM) service is included with every policy—at no additional charge—**when the Extended No-Lapse Guarantee (ENLG) Rider is elected.**

Every year, APM notifies you and your client on the status of the ENLG rider, letting you both know if the guarantee is at risk of going off track — and, if necessary, what’s needed to get it back on track.



¹⁰ Attained age is the age of the insured on their birthday nearest the policy issue date plus the number of completed policy years.
¹¹ This option is available after the third policy anniversary.
*All guarantees are subject to the claims-paying ability of the issuing insurance company.



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Both products feature a new nontobacco rate class

Available in all states except NY

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Nontobacco Preferred Plus, 18 – 80	
Nontobacco Preferred, 18 – 80	
Nontobacco Standard Plus, 18 – 80	
Nontobacco Standard, 18 – 85	
Tobacco Preferred, 18 – 80	
Tobacco Standard, 18 – 85	

NEW
rate class

What's new, and why

- **New rate class** (Nontobacco Standard, 18-85) for a total of four NT rate classes
- Allows for **enhanced underwriting flexibility** with offers



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We've made managing an income stream simple

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Automated Income Monitor (AIM)



Like GPS, Automated Income Monitor (AIM) makes it easy to set up an income stream. Select the amount, duration and frequency of income, and we take care of the rest.

Overloan Lapse Protection Rider



Like air bags, this protection feature ensures that if clients' income-taking plan reaches its end, intended or otherwise, they can prevent the policy from lapsing.



PLEASE NOTE: The Overloan Lapse Protection rider can be invoked if the Net Surrender Value is substantially depleted by loans. Using the rider depends on the client's age and other conditions, and once invoked, it stops withdrawals and loans to help keep the policy from lapsing. There is a charge for this rider, but not until it is invoked. Clients should consult a tax advisor about the tax risks associated with invoking this rider, as its tax consequences have not been ruled on by the IRS or the courts.



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Tools and information to help you look out for your clients

Another example of how Nationwide looks out for our policy holders—our Nationwide IUL Rewards program guarantees benefits to clients who meet the eligibility requirements. Our annual monitoring keep them informed of their status and if needed—what they need to get back on track



Annual Monitoring also notifies clients of the status of the Nationwide IUL Rewards Program® and what if anything is needed to catch up



Simplified annual statement summary page provides a snapshot of policy values to help owners better understand their policies and performance

More new policy management features



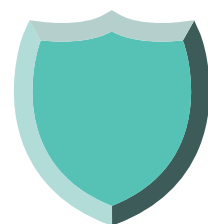
More monitoring for advisors:

- **Life Pending Business Tracker**
Online status updates and pending life case information to keep advisors well-informed
- **Policy performance tracking**
Online segment allocation, transaction and performance information to further empower advisors to help clients and manage their business



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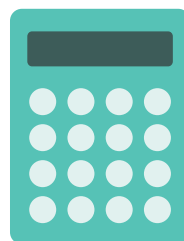
Automated Premium Monitor helps keep clients on track for the ENLG rider



Helps prevent death benefit guarantee from lapsing or being shortened



Sends notices, electronic options and late payment provisions to help keep the death benefit guarantee on track



Calculates how much premium is needed to catch up, should it go off track



Informs clients via annual statements in the “How’s your policy doing” section

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We have a tradition of stable COI rates

Nationwide has a strong history of stable cost of insurance (COI) rates on in-force policies.

How we do
this



- Our prudent approach to product design and pricing helps us keep our rates stable.

COI Rate Change to in force policies¹¹



Strong tradition with persistency bonuses, too



In fact, we’ve never reduced an in-force insurance policy persistency bonus.

¹¹ Nationwide fixed and variable universal life products as of September 2018.

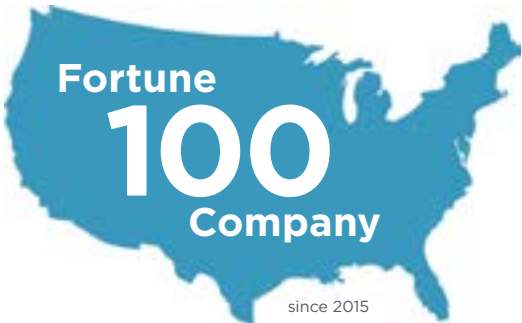
¹² Changes resulted in an overall COI rate decrease.



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Nationwide is a strong and stable company

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\$6
BILLION *Statutory capital and surplus*
as of 3/31/2018

#1
WRITER
of corporate life insurance
IBIS Associates, Inc. February 2018

#8 LARGEST
life insurer
LIMRA 2Q2018 based on total premiums

90
YEARS *as a mutual company*

diversified
CORPORATE PORTFOLIO

-  financial services
-  personal property and casualty
-  commercial property and casualty

A+

A.M. Best
2nd strongest of 16
Received 10/17/02
Affirmed 10/02/17

A1

Moody's
5th strongest of 21
Received 3/10/09
Affirmed 11/07/17

A+

Standard & Poor's
5th strongest of 22
Received 12/22/08
Affirmed 5/10/18

These ratings and rankings reflect rating agency assessment of the financial strength and claims-paying ability of Nationwide Life Insurance Company and are subject to change at any time. 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 only updated when there's a change in the ratings, the dates above reflect the most recent ratings we have received. They are subject to change at any time.



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Compare our package of features with those of any other IUL, and you'll know what we mean by worth more

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MORE
CHOICE &
FLEXIBILITY
7 indexed strategies

MORE
TRANSPARENCY
*Up-front pricing
& guarantees*

MORE
GROWTH POTENTIAL
*65% multiplier
opportunity¹³*

MORE
GUARANTEES
*IUL Rewards
& ENLG Rider*

MORE
CLASSES
New underwriting class

MORE
AUTO-FEATURES
in Policy Management

MORE
COI RATE STABILITY
*with no in-force
increases in our history*

MORE
CONFIDENCE
*in helping clients
reach their goals*

¹³ The 50% Nationwide Advanced Multiplier is available on 2 of the 7 indexed interest strategies, when combined with the 15% Nationwide Multiplier, a 65% additional credit is available with segments that start in policy year 6.



Nationwide IUL
Protector II

Nationwide IUL
Accumulator II

Resources

For clients



Client brochure
[IUL Accumulator II](#)
FLM-1192



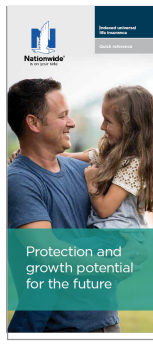
Client brochure
[IUL Protector II](#)
FLM-1208



Emphasis on benefits



Rate Guide
Current, guaranteed & lookback rates
FLM-1197



5-Minute Guide
FLM-11988



Customized Client Report
From IUL Quick Estimator Tool on nf.com
[www.NationwideFinancial.com/QuickIUL](#)



Updated video and infographic—
IUL for retirement income.

www.nationwidefinancial.com/elevateyourincome

For advisors



Old vs new
[Side-side comparison](#)
FLM-1214



Product overview
[IUL Accumulator II](#)
FLM-1199



Product overview
[IUL Protector II](#)
FLM-1200



Product Introduction
interactive PDF
FLM-1225



IUL Quick Estimator Tool
www.NationwideFinancial.com/QuickIUL



Nationwide IUL
Protector II
Nationwide IUL
Accumulator II

- 1 Introduction
- 2 Seven indexed strategies
- 3 More potential growth
- 4 Riders
- 5 Underwriting
- 6 Policy management
- 7 Why Nationwide?
- 8 Summary
- 9 Resources
- 10 Get started

Help clients get

MORE

*with two new IUL products
from Nationwide.*

To order marketing materials, please contact
Nationwide’s National Sales Desk at 1-800-321-6064