

# Nationwide YourLife® WL Product Highlights

## PRODUCT BASICS

### Target market

Individual and family protection, charitable donations, retirement income supplement, wealth transfer, estate planning

### Underwriting classes and issue ages

Age nearest birthday

Nontobacco 0 - 80  
Nontobacco Preferred Plus, Nontobacco Preferred, Standard Preferred, Standard 18 - 80

### Substandard ratings

Underwriting class	Issue age	Table rating	Flat extras
Nontobacco Preferred Plus	18 - 80	N/A	N/A
Nontobacco Preferred	18 - 80	N/A	N/A
Nontobacco	0 - 14	B - F, H, J, L, P	N/A
Nontobacco	15 - 80	B - F, H, J, L, P	\$0 - \$25
Standard Preferred	18 - 80	N/A	N/A
Standard	18 - 80	B - F, H, J, L, P	\$0 - \$25

### Specified amount

Nontobacco, Standard: \$10,000 minimum (\$25,000 minimum in WA)  
Nontobacco Preferred, Standard Preferred: \$100,000 minimum  
Nontobacco Preferred Plus: \$250,000 minimum  
MEC policies are available, so a higher specified amount may be required to avoid MEC status.

### Death benefit

The specified amount will remain constant and level as long as the policy is in force. Coverage ceases on the primary insured's attained age 120. The policy will endow at attained age 120 if the primary insured is still living.

### Death benefit guarantees

Guarantees are subject to the claims-paying ability of Nationwide.

#### YourLife 20-pay WL

Provided your client pays the stated premium each year for the first 20 policy years and takes no surrenders or loans, the death benefit is guaranteed to remain in force.

#### YourLife WL 100

Provided your client pays the stated premium each year to attained age 100 and takes no surrenders or loans, the death benefit is guaranteed to remain in force.

The benefit will be reduced by any outstanding loans.

## ACCESS & CHARGES

<b>Charges and costs</b>	Annual policy fee \$60 Modal premium factors applied to annual premium Semiannual: 0.520 Quarterly: 0.265 Monthly EFT: 0.089
<b>Surrender charges</b>	Not applicable
<b>Partial surrenders</b>	Not available
<b>Loans</b>	Remember that loans will reduce any death benefits payable, as well as cash value. If the contract were to lapse with a loan outstanding, the loan amount would be treated as a distribution, and all or a portion may be subject to income tax. Variable loan interest rate is available in all states except New York and Puerto Rico (fixed interest rate of 8% per year, or 7.4% payable in advance) and the Virgin Islands (fixed interest rate of 6% per year, or 5.67% payable in advance).

## ADDITIONAL FEATURES

### Riders and benefits

Riders usually have an additional cost, may be known by different names in different states and may not be available in all states.

20-year Spouse rider  
Accidental Death Benefit rider  
Children's Term Insurance rider  
Guaranteed Insurability Benefit rider  
Waiver of Premium rider  
Owner's Waiver of Premium Death Benefit rider  
Owner's Waiver of Premium Death or Disability Benefit rider

- Not a deposit • Not FDIC or NCUSIF insured • Not guaranteed by the institution
- Not insured by any federal government agency • May lose value

Guarantees are subject to the claims-paying ability of Nationwide.

As your clients' personal situations change (e.g., marriage, birth of a child or job promotion), so will their life insurance needs. Take care to ensure this product is suitable for their long-term life insurance needs. They should weigh any associated costs before making a purchase. Life insurance has fees and charges associated with it that vary with sex, health, age and smoking status. Riders that customize a policy to fit individual needs usually carry an additional charge.

FOR INSURANCE PROFESSIONAL USE ONLY — NOT FOR DISTRIBUTION WITH THE PUBLIC

Life insurance is underwritten by Nationwide Life Insurance Company or Nationwide Life and Annuity Insurance Company, Columbus, Ohio, members of Nationwide Financial.

Nationwide, the Nationwide framemark and Nationwide YourLife are service marks of Nationwide Mutual Insurance Company.

© 2008 — 2012 Nationwide Financial Services, Inc. All rights reserved.

FLM-0330AO.3 (06/12)

