

# Nationwide YourLife® Indexed UL Product Highlights

## PRODUCT BASICS

<b>Target market</b>	Clients ages 35 to 55 looking for guarantees and the potential for growth																						
<b>Specified amount</b>	\$100,000 minimum																						
<b>Underwriting classes and issue ages</b> Age nearest birthday	Nontobacco Preferred Plus: Ages 18 – 80 Nontobacco Preferred: Ages 18 – 80 Nontobacco Standard: Ages 0 – 85	Tobacco Preferred: Ages 18 – 80 Tobacco Standard: Ages 18 – 85																					
	(Juveniles receive Nontobacco rates) Guaranteed Issue and Simplified Issue available for corporate-owned and corporate-sponsored arrangements <sup>1</sup>																						
<b>Substandard ratings</b>	<table border="1"> <thead> <tr> <th>Underwriting Class</th> <th>Issue Age</th> <th>Table Ratings</th> <th>Flat Extras<sup>2</sup></th> </tr> </thead> <tbody> <tr> <td>Tobacco Preferred Nontobacco Preferred Nontobacco Preferred Plus</td> <td>18 – 80</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>Nontobacco Standard</td> <td>0 – 14</td> <td>B – P</td> <td>N/A</td> </tr> <tr> <td>Nontobacco Standard</td> <td>15 – 85</td> <td>B – P</td> <td>\$1.92 – \$24.96</td> </tr> <tr> <td>Tobacco Standard</td> <td>18 – 85</td> <td>B – P</td> <td>\$1.92 – \$24.96</td> </tr> </tbody> </table>			Underwriting Class	Issue Age	Table Ratings	Flat Extras <sup>2</sup>	Tobacco Preferred Nontobacco Preferred Nontobacco Preferred Plus	18 – 80	N/A	N/A	Nontobacco Standard	0 – 14	B – P	N/A	Nontobacco Standard	15 – 85	B – P	\$1.92 – \$24.96	Tobacco Standard	18 – 85	B – P	\$1.92 – \$24.96
Underwriting Class	Issue Age	Table Ratings	Flat Extras <sup>2</sup>																				
Tobacco Preferred Nontobacco Preferred Nontobacco Preferred Plus	18 – 80	N/A	N/A																				
Nontobacco Standard	0 – 14	B – P	N/A																				
Nontobacco Standard	15 – 85	B – P	\$1.92 – \$24.96																				
Tobacco Standard	18 – 85	B – P	\$1.92 – \$24.96																				
<b>Death benefit options</b>	<p>Three death benefit options are available under this policy. Option 1 is a more efficient method for funding the intended death benefit at the lowest cost. If a death benefit is not designated on the application, Option 1 will be the default election.</p> <p><b>Option 1</b> – The death benefit will be the greater of the specified amount, or the minimum required death benefit.</p> <p><b>Option 2</b> – The death benefit will be the greater of the specified amount plus the accumulated value as of the date of the insured’s death, or the minimum required death benefit.</p> <p><b>Option 3<sup>3</sup></b> – The death benefit is equal to the specified amount plus the returnable accumulated premium amount on the date of the insured’s death.</p>																						
<b>Death benefit guarantees</b> Guarantees are subject to the claims-paying ability of the issuing insurance company.	<p>The death benefit is guaranteed for 20 years on the base product (declining from issue ages 56 to 85)</p> <p>The Extended Death Benefit Guarantee rider (available at an additional cost) – Allows clients to choose the duration (21 to attained age 120) and amount (50% to 100% of the base policy specified amount) of protection</p>																						

<sup>1</sup> Available on Nationwide® Executive Indexed UL.

<sup>2</sup> Flat extras must be evenly divisible by 12.

<sup>3</sup> Not available in all states. Please review the contract for full details.

<b>Indexed interest strategy</b>	Annual point-to-point One-year monthly average
<b>Reference indexes</b> Indexed universal life policies are not stock market investments and do not participate in any stock or equity investments.	Annual point-to-point S&P 500® Monthly average S&P 500® NASDAQ-100® Dow Jones Industrial Average <sup>SM</sup>
<b>Multi-index blend method</b>	Weighted and blended for monthly average strategy <ul style="list-style-type: none"> <li>• 50% from best-performing (also, second best-performing and third best-performing) index</li> <li>• 30% from second best-performing index</li> <li>• 20% from third best-performing index</li> </ul> Calculated at each segment maturity date (or segment anniversary)
<b>Segment period</b>	One year
<b>Participation rate</b>	Annual point-to-point 100% (current) 100% (guaranteed) Monthly average 140% <sup>4</sup> (current) 100% (guaranteed) The participation rate will be applied before the cap rate
<b>Cap rate</b>	12% <sup>4</sup> (current) 3% (guaranteed)
<b>Floor rate</b>	0% (current) 0% (guaranteed)
<b>Sweep frequency</b>	Monthly (current) Quarterly (guaranteed frequency) Sweeps scheduled on the 15th of the month

## ACCESS & CHARGES

<b>Charges and costs</b>	<p><b>Premium charge</b> Current: 6% Guaranteed: 10%</p> <p><b>Monthly administrative fee</b> Current: \$10 Guaranteed: \$20</p> <p><b>Monthly per-thousand charges</b> Current: Varies by age, sex, death benefit option and total base specified amount; assessed for the first 15 years following policy issue and any increase in specified amount; rate per \$1,000 decreases as the specified amount increases; decrease breakpoints occur at \$250,000 and \$500,000 Guaranteed: Varies by age and total specified amount; assessed for all policy years following policy issue and any increase in specified amount</p> <p><b>Monthly cost of insurance</b> Varies by age, sex, duration, death benefit option, total specified amount, tobacco use, rating and accumulated value</p>
--------------------------	---

<sup>4</sup> Subject to change.

<b>Surrender charges</b>	Maximum surrender charge varies by issue age, sex, risk classification, specified amount and rating; 15-year schedule for issue ages up to age 65, declining to a 10-year schedule for issue ages 70+
<b>Partial surrenders<sup>5</sup></b>	\$500 minimum
<b>Loans<sup>5</sup></b>	<p><b>Declared rate loans credited rate:</b> Current: 3% Guaranteed: 2%</p> <p><b>Declared rate loan charged rate:</b> Current: 3.9% (years 1-10); 3% (years 11+) Guaranteed: 3.9% (years 1-10); 3.25% (years 11+)</p> <p>Minimum amount of any loan is \$200</p> <p>Maximum amount of any loan is the net surrender value of the policy less the sum of the next three monthly deductions</p> <p>Unpaid loans will reduce the cash surrender value and any death benefit proceeds payable. If the policy lapses with a loan outstanding, it will be treated as a distribution and may be subject to income tax.</p>
<b>Fixed interest strategy – credited rate</b>	Current: 4% <sup>4</sup> Guaranteed: 2%

<sup>5</sup> All references to loans assume that the contract remains in force and qualifies as life insurance under Section 7702 of the Internal Revenue Code and is not a modified endowment contract (MEC) under Section 7702(A). Loans from a MEC will generally be taxable, and if taken prior to age 59½, may be subject to a 10% additional tax. Loan options may vary by state. Please review the contract for full details.

## ADDITIONAL FEATURES

### Riders and benefits

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

Accelerated Death Benefit rider  
Accidental Death Benefit rider  
Additional Term Insurance rider  
Change of Insured rider<sup>6</sup>  
Children's Insurance rider  
Conditional Return of Premium rider  
Extended Death Benefit Guarantee rider  
Long-term care rider  
Overloan Lapse Protection rider  
Premium Waiver rider  
Spouse Insurance rider  
Surrender Value Enhancement benefit<sup>6</sup>  
Waiver of Monthly Deductions rider

<sup>6</sup> Available only on Nationwide® Executive Indexed UL.



**Nationwide®**

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

All guarantees and benefits of the insurance policy are backed by the claims-paying ability of the issuing insurance company. They are not backed by the broker/dealer and/or insurance agency selling the policy, or by any of their affiliates, and none of them makes any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

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. They do not directly participate in any stock or equity investments, and they 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 the policy.

Nationwide, its distributors and their respective representatives do not provide tax, accounting or legal advice. Any tax statements contained herein were not intended or written to be used, and cannot be used for the purpose of avoiding U.S. federal, state or local tax penalties. Your clients should consult their own independent advisors as to any tax, accounting or legal statements made herein.

The “S&P 500” and the “Dow Jones Industrial Average” are products of S&P Dow Jones Indices LLC (“SPDJI”), and have been licensed for use by Nationwide Life Insurance Company and Nationwide Life and Annuity Insurance Company. Standard & Poor’s®, S&P® and S&P 500® are registered trademarks of Standard & Poor’s Financial Services LLC (“S&P”); DJIA®, The Dow®, Dow Jones® and Dow Jones Industrial Average are trademarks of Dow Jones Trademark Holdings LLC (“Dow Jones”); and these trademarks have been licensed for use by SPDJI. Nationwide’s products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P or their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions or interruptions of the S&P 500 or Dow Jones Industrial Average.

NASDAQ®, OMX®, NASDAQ OMX®, NASDAQ-100® and NASDAQ-100 Index® are registered trademarks of The NASDAQ OMX Group, Inc. (which with its affiliates is referred to as the “Corporations”) and are licensed for use by Nationwide Life Insurance Company and Nationwide Life and Annuity Insurance Company. The Product has not been passed on by the Corporations as to their legality or suitability. The Product is not issued, endorsed, sold or promoted by the Corporations. THE CORPORATIONS MAKE NO WARRANTIES AND BEAR NO LIABILITY WITH RESPECT TO THE PRODUCT.

Life insurance is issued by Nationwide Life Insurance Company or Nationwide Life and Annuity Insurance Company, Columbus, Ohio.

Nationwide, the Nationwide N and Eagle and Nationwide YourLife are service marks of Nationwide Mutual Insurance Company. © 2011 – 2015 Nationwide

FOR INSURANCE PROFESSIONAL USE ONLY – NOT FOR USE WITH THE PUBLIC

ML 12-004546

FLM-0789AOAO.4 (1/15)