Recruit and reward the best of the best.
Attracting and retaining top performers is an important component of business success. Offer your key employees a benefit that rewards them for the contributions they make: a way to invest more for retirement, tap into the potential of the market and protect their loved ones with life insurance.

Be sure to choose a strategy and product that are suitable for the long-term goals of both the business and its employees. Weigh objectives, time horizon and risk tolerance, as well as any associated costs, before investing. Market volatility can lead to the need for additional premium in the policy. Variable life insurance has fees and charges that include costs of insurance, underlying fund expenses and administrative fees. Investing involves risk, including possible loss of principal.
Future Executive VUL from Nationwide® — a versatile tool for your business

We tailored this variable universal life insurance product to meet the needs of businesses such as yours.

1. Helping you reach your business goals 2
2. Helping your key employees reach their financial goals 4
3. The product’s features 6
4. Making things easier for you 8

Let’s take a closer look.
We created Future Executive VUL to help businesses such as yours attract and retain top performers.

A benefit that meets their needs — and yours, too

Executive benefit plans are a powerful tool to help recruit, reward and retain top talent. A plan that includes Future Executive VUL gives your most talented contributors a way to invest more for retirement and take advantage of potential market growth. And because Future Executive VUL is a life insurance product, it also helps them offer their loved ones financial protection.

- Future Executive VUL is market-based, so it gives your key employees the opportunity to grow their cash value with subaccount investment options
- Our lineup features more than 100 funds and was designed by people who understand the investment needs of you and your key employees

Any of these executive benefit plans are possible with Future Executive VUL:

<table>
<thead>
<tr>
<th>Executive bonus plans</th>
</tr>
</thead>
<tbody>
<tr>
<td>Restricted executive bonus arrangements (REBA)</td>
</tr>
<tr>
<td>Split dollar plans</td>
</tr>
<tr>
<td>Insurance-based income solutions</td>
</tr>
</tbody>
</table>

Why offer an executive benefit plan? There are many reasons:

- You can attract the key people you need
  Offering more than just the normal benefits and addressing their unique concerns can encourage key recruits to seriously consider your company.

- You can give them incentive to stay
  For any company contributions, you can choose to implement a vesting schedule to provide additional motivation to remain with your organization.
• You choose who gets to participate
  Unlike a qualified plan, you don’t have to offer it to everyone.

• You don’t have maximum or minimum contribution requirements
  As long as the premium you pay is considered reasonable compensation
  when added to all other compensation for the key employee, there are no
  maximum or minimum contribution requirements, unlike a qualified plan. If
  the plan is an insurance-based income solution, you’ll want to make sure that
  the premiums paid are not high enough to make the life insurance policy a
  modified endowment contract (MEC).

• Your premiums are tax deductible
  When the policy is owned by the individual, the business-paid premiums
  are taxed as ordinary income to the employee, and, as long as they are
  reasonable, your business can deduct them as an expense. Please keep in
  mind that your business is not required to make annual contributions.

**Flexibility for you and your key employees**

Future Executive VUL was exclusively designed for use with corporate-sponsored
individually owned (CSIO) plans.

• With a corporate-sponsored plan, the individual owns and controls the policy

• Participants still enjoy the benefits of an institutionally priced product and,
  where applicable, preferred group underwriting

**Nationwide’s investment know-how**

Our lineup includes more than 100 funds from name-brand investment firms. It’s
designed and actively maintained by people who understand businesses such as
yours. We look for investments that have demonstrated consistency in style,
management and performance over time, and we focus on the needs of businesses
and their employees as we build a competitive menu of investment options.

Nationwide and its representatives do not give legal or tax advice. An attorney or
tax advisor should be consulted for answers to specific questions.
Future Executive VUL allows you to help your top employees in a few important ways.

**They can invest more for retirement**
Qualified plans such as 401(k)s may not allow highly compensated employees to invest enough money to maintain their standard of living in retirement. You can offer them a way to put aside more so they have a better chance of achieving the retirement they’re hoping for.

**They can provide more protection for their loved ones**
Your key employees may need more life insurance if their coverage hasn’t kept up with their job promotions or other recent changes in their lives, such as a new baby, new house or new marriage. You can offer them an opportunity to better protect what’s important to them.

**They’ll have the tools to help them reach their financial goals**
We have the tools your employees will need to help determine their risk tolerance, identify their investor profile and find the allocation model, from conservative to aggressive, to help them achieve their goals. With Nationwide Guided Portfolio Strategies, your employees can choose from seven model portfolio allocations, each containing a set of funds selected by Nationwide Fund Advisors and offering exposure to many different classes.
The product’s features

Future Executive VUL includes a variety of features that help you and your key employees reach your goals:

- No surrender charge and a cash value enhancement benefit help bolster early-year cash values
- Three death benefit options are available — it can remain level, increase as the cash value does or return the premiums in addition to the death benefit
- The Overloan Lapse Protection Rider can help ensure the policy doesn’t lapse if it’s used for income (there is a fee for this rider only when invoked)
- The Supplemental Insurance Rider is available at an additional cost and can increase the overall death benefit by adding term insurance on top of the base coverage

Some important points to keep in mind:

- Although variable universal life insurance is primarily a protection product, it’s often used to help supplement retirement savings; remember that Future Executive VUL is an investment involving risk, including possible loss of principal; market volatility could also mean that the policyowner may need to pay additional premium
- Nationwide and its representatives do not give legal or tax advice, so please consult with a legal or tax advisor for answers to your specific questions
- All guarantees and benefits of the insurance policy are subject to the claims-paying ability of the issuing insurance company
- Not all riders and features are available in all states
We’re serious about helping you find solutions for your business. That’s why we’ve dedicated more than 50 professionals to the task. It’s also why we’ve been able to establish Nationwide as a leader in the business life insurance market. So take advantage of our experience and everything else we can offer you:

**Product pricing designed for your needs**
As part of our focus on creating solutions that fit your business, our life insurance products are priced specifically for use in the business life insurance market, which gives your key employees the opportunity to accumulate cash value more quickly.

**Preferred group underwriting**
In many cases, we can offer either guaranteed-issue or simplified-issue underwriting, which does not require the medical underwriting that an individual life insurance policy does. We’ll let you know early in the process what we can offer in your particular situation.

**Smooth implementation**
We’ll provide and review all the necessary forms to ensure that your life insurance applications get off to a smooth start.

**Reliable administration and support**
We’ll provide annual reports for you and your key employees, and our customer service specialists are ready to answer any of your questions.
Our financial strength is reassuring

It’s important for you and your participants to know that we’ll be there when you need us. That’s one reason we’ve worked so hard to establish:

- Diversified sources of earnings and cash flow
- A strong balance sheet
- A sound and disciplined investment policy
- A long history of maintaining a quality investment portfolio

We take pride in our financial strength, the reassurance it can provide for you and your employees and the ratings that reflect how we’re doing:

<table>
<thead>
<tr>
<th>Rating</th>
<th>Rating agency</th>
<th>Date issued</th>
<th>Date affirmed</th>
</tr>
</thead>
<tbody>
<tr>
<td>A+ “Superior”</td>
<td>A.M. Best</td>
<td>10/17/2002</td>
<td>10/2/2017</td>
</tr>
<tr>
<td>A1 “Good”</td>
<td>Moody’s</td>
<td>3/10/2009</td>
<td>11/7/2017</td>
</tr>
<tr>
<td>A+ “Strong”</td>
<td>Standard &amp; Poor’s</td>
<td>12/22/2008</td>
<td>5/10/2018</td>
</tr>
</tbody>
</table>

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 updated only when there is a change in the ratings, the dates above reflect the most recent ratings we have received.
A valuable tool for recruiting and rewarding top talent

Giving your key employees a way to reach their financial goals increases both their loyalty to you and your chances of achieving your business goals.

Talk with your investment professional today to find out more about executive benefit planning with Future Executive VUL from Nationwide.

Variable products are sold by prospectus. Carefully consider the investment objectives, risks, charges and expenses. The product and underlying fund prospectuses contain this and other important information. Investors should read them carefully before investing. To request a copy, go to nationwide.com/prospectus or call 1-800-848-6331.