



Nationwide YourLife® Guaranteed Level Term | Case study

We go beyond basic coverage

while keeping the basic price

How much does it take to protect your family? It may be less than you think. And with Nationwide® Guaranteed Level Term, you get more than you might expect.

Going beyond basic coverage: Not only are you insured for the death benefit, but you also have access to your death benefit early if the unexpected occurs, through our Living Access Benefits Suite.¹

Why it matters: Life insurance is a simple way to ensure that your family and the plans you have for the future are protected — even after you're gone.

Nationwide YourLife® Guaranteed Level Term (20-year policy)

Specified amount	\$250,000		\$500,000		\$1 million	
	Female	Male	Female	Male	Female	Male
Age 25	\$18.59	\$20.13	\$24.06	\$31.06	\$40.69	\$52.94
Age 35	\$18.38	\$20.56	\$24.94	\$29.31	\$42.44	\$51.19
Age 45	\$31.72	\$34.78	\$46.81	\$60.81	\$86.19	\$113.31
Age 55	\$57.31	\$80.06	\$104.13	\$148.31	\$201.69	\$284.81

* Based on Nontobacco Preferred rates, 20-year product.

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.

¹ The critical and chronic illness benefits are not available on 10-year term policies or policies issued after age 55.



Contact your insurance professional to learn more,
or visit nationwide.com/GuaranteedLevelTerm



Nationwide[®]
is on your side

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

This material is not a recommendation to buy or sell a financial product or to adopt an investment strategy. Investors should discuss their specific situation with their financial professional.

Keep in mind that, as an acceleration of the death benefit, exercising the Chronic Illness Rider, the Critical Illness Rider or the Terminal Illness Rider payout will reduce the death benefit by an amount greater than one dollar for every dollar paid. Make sure life insurance needs will still be met, even if the rider pays out in full. Though riders that customize a policy to fit individual needs usually carry an additional charge, neither the Chronic Illness Rider, the Critical Illness Rider nor the Terminal Illness Rider have an initial cost or upfront monthly charge when included in the policy; however, a cost is incurred if and when the rider is exercised, and policy, death benefits and other policy values are reduced. A life insurance purchase should be based on the life policy and not solely on riders or features.

The Chronic Illness, Critical Illness or Terminal Illness Benefit paid will be reduced to pay due and unpaid premiums or charges.

Neither Nationwide nor its associates provide tax or legal advice. Benefits may be taxable under certain circumstances. Clients should consult with their tax and legal advisors about their specific situation.

When choosing a product, make sure that life insurance needs are met. Because personal situations may change (e.g., marriage, birth of a child or job promotion), so can life insurance needs. Care should be taken to ensure that these strategies and products are appropriate. Associated costs, as well as personal and financial objectives, time horizons and risk tolerance, should all be weighed before purchasing a product. Life insurance has fees and charges associated with it that include costs of insurance, which vary based on characteristics of the insured such as sex, health, age and tobacco use; and additional charges for riders that customize a policy to fit individual needs.

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 make any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

Products are issued by Nationwide Life Insurance Company or Nationwide Life and Annuity Insurance Company, Columbus, Ohio.

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