



Nationwide[®]
is on your side

Nationwide YourLife[®] Indexed UL Accumulator

Current and guaranteed rates as of January 1, 2019

In the table below, the current rate column shows the rates as of the date shown. Current rates will never be lower than the guaranteed rates.

	Current rate ¹	Guaranteed rate
One Year Multi-index Monthly Average Indexed Interest Strategy² Tracks a multi-index blend of: S&P 500 [®] , NASDAQ-100 [®] and Dow Jones Industrial Average		
Participation rate	100.00%	100.00%
Cap rate	13.00%	3.00%
Floor rate	0.00%	0.00%
Indexed Interest Multiplier SM (Not available on this strategy)	—	—

The 30-year lookback rate for this strategy is **7.26%**. Please see Page 3 for details on what a lookback rate tells you.

One Year Multi-index Monthly Average Indexed Interest Strategy with Multiplier³ Tracks a multi-index blend of: S&P 500 [®] , NASDAQ-100 [®] and Dow Jones Industrial Average		
Participation rate	100.00%	100.00%
Cap rate	11.00%	3.00%
Floor rate	0.00%	0.00%
Indexed Interest Multiplier SM	15.00%	15.00%

The 30-year lookback rate for this strategy is **7.58%**. Please see Page 3 for details on what a lookback rate tells you.

One Year S&P 500[®] Point-to-Point Indexed Interest Strategy⁴ Tracks the S&P 500 [®]		
Participation rate	100.00%	100.00%
Cap rate	11.00%	3.00%
Floor rate	0.00%	0.00%
Indexed Interest Multiplier SM (Not available on this strategy)	—	—

The 30-year lookback rate for this strategy is **7.43%**. Please see Page 3 for details on what a lookback rate tells you.

Please note: The following maximum rates apply to illustrations, even if the lookback rates are higher: 6.43% for the One Year S&P 500[®] Point-to-Point Indexed Interest Strategy with Multiplier, and 6.54% for all other indexed interest strategies.

	Current rate ¹	Guaranteed rate
One Year S&P 500® Point-to-Point Indexed Interest Strategy with Multiplier Tracks the S&P 500®		
Participation rate	100.00%	100.00%
Cap rate	9.00%	3.00%
Floor rate	0.00%	0.00%
Indexed Interest Multiplier SM	15.00%	15.00%

The 30-year lookback rate for this strategy is **7.31%**. Please see Page 3 for details on what a lookback rate tells you.

One Year Uncapped S&P 500® Point-to-Point Indexed Interest Strategy Tracks the S&P 500®		
Participation rate	100.00%	100.00%
Cap rate (Not applicable to this strategy)	—	—
Floor rate	0.00%	0.00%
Spread	5.00%	15.00%
Indexed Interest Multiplier SM (Not available on this strategy)	—	—

The 30-year lookback rate for this strategy is **8.57%**. Please see Page 3 for details on what a lookback rate tells you.

One Year MSCI EAFE Point-to-Point Indexed Interest Strategy Tracks an international index		
Participation rate	100.00%	100.00%
Cap rate	13.00%	3.00%
Floor rate	0.00%	0.00%
Indexed Interest Multiplier SM (Not available on this strategy)	—	—

The 30-year lookback rate for this strategy is **6.32%**. Please see Page 3 for details on what a lookback rate tells you.

Fixed interest strategy		
Credited rate	3.00%	2.00%

Declared loan rates		
Credited rate	3.00%	2.00%
Charged rate (years 1 to 10)	3.90%	3.90%
Charged rate (years 11+)	3.00%	3.25%

¹ Current rates are subject to change. Please contact the National Sales Desk at 1-800-321-6064 for current rate information.

² Monthly average indexed interest strategy blends the averages of the three indexes, S&P 500®, NASDAQ 100® and Dow Jones Industrial Average, and ranks the performances to determine the final rate credited to your policy — 50% of the best-performing index, 30% of the second best and 20% from the third best.

³ The “Multiplier” refers to the Indexed Interest Multiplier, a guaranteed 15% increase to the interest crediting rate — after the participation and cap rates are applied — and can result in an index segment interest rate higher than the cap. For example, 10.00% x 1.15 = 11.50%. The Multiplier is applied at the end of each segment maturity, starting with the first segment. Strategies with the Multiplier may have a lower cap and/or participation rate than strategies without it.

⁴ Annual point-to-point indexed interest strategy compares the initial and ending values of the S&P 500® during a 12-month period to determine the percentage of change in an index.

Historical lookback rates

Nationwide YourLife Indexed UL Accumulator was not available during the periods shown. The historical lookback rates below show how the product might have performed had it been available during those periods. The rates are an average of the one-year rates calculated for each of the indexed interest strategies. Please see the next page for details on what factors are included in the lookback rate calculations.

	30-year	25-year	20-year	15-year	10-year	5-year
One Year Multi-Index Monthly Average Indexed Interest Strategy <small>Tracks a multi-index blend of: S&P 500®, NASDAQ-100® and Dow Jones Industrial Average</small>	7.26%	7.28%	6.52%	6.74%	7.51%	7.80%
One Year Multi-Index Monthly Average Indexed Interest Strategy <i>with Multiplier</i> <small>Tracks a multi-index blend of: S&P 500®, NASDAQ-100® and Dow Jones Industrial Average</small>	7.58%	7.56%	6.83%	7.18%	7.94%	8.26%
One Year S&P 500® Point-to-Point Indexed Interest Strategy <small>Tracks the S&P 500®</small>	7.43%	7.19%	6.75%	7.48%	7.96%	8.06%
One Year S&P 500® Point-to-Point Indexed Interest Strategy <i>with Multiplier</i> <small>Tracks the S&P 500®</small>	7.31%	7.03%	6.66%	7.40%	7.80%	7.92%
One Year Uncapped S&P 500® Point-to-Point Indexed Interest Strategy <small>Tracks the S&P 500®</small>	8.57%	8.74%	6.88%	7.49%	8.80%	7.26%
One Year MSCI EAFE Point-to-Point Indexed Interest Strategy <small>Tracks an international index</small>	6.32%	6.66%	6.63%	7.34%	5.83%	4.98%
S&P 500® Index⁵	9.31%	8.83%	5.89%	8.31%	10.39%	10.80%

Historical lookback rates as of 1/15/2018; updated annually.

⁵ The S&P 500 index results are included for comparison purposes only.

The One Year Multi-Index Monthly Average Indexed Interest Strategy lookback rates were calculated using a weighted blend (50% of best performing, 30% of second best and 20% of third best) of the actual S&P 500® Index, NASDAQ-100® and Dow Jones Industrial Average (excluding dividends) results over time periods shown. In addition, the following factors were applied:

- One Year Multi-Index Monthly Average Indexed Interest Strategy — 100% participation rate, 13% cap rate and 0% floor rate
- One Year Multi-Index Monthly Average Indexed Interest Strategy *with Multiplier* — 100% participation rate, 11% cap rate, 0% floor rate and 15% Indexed Interest Multiplier

The One Year S&P 500® Point-to-Point Indexed Interest Strategy lookback rates were calculated using the actual S&P 500® Index (excluding dividends) over the time periods shown. In addition, the following factors were applied:

- One Year S&P 500® Point-to-Point Indexed Interest Strategy — 100% participation rate, 11% cap rate and 0% floor rate
- One Year S&P 500® Point-to-Point Indexed Interest Strategy *with Multiplier* — 100% participation rate, 9% cap rate, 0% floor rate and 15% Indexed Interest Multiplier
- One Year Uncapped S&P 500® Point-to-Point Indexed Interest Strategy — 100% participation rate, 5% spread, no cap rate and 0% floor rate

The One Year MSCI EAFE Point-to-Point Indexed Interest Strategy lookback rates were calculated using the actual MSCI EAFE index (excluding dividends) over the time periods shown. In addition, the following factors were applied:

- One Year MSCI EAFE Point-to-Point Indexed Interest Strategy — 100% participation rate, 12% cap rate and 0% floor rate

Actual participation and cap rates would have differed over the time periods and varied from time to time within those periods. The lookback rates are an indication of respective index performance in the past, have no bearing on future changes in the referenced indexes and are not guaranteed. Actual results may be better or worse than shown.



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

Indexed universal life insurance policies are not stock market investments, do not directly participate in any stock or equity investments, do not receive dividend or capital gains participation. Past index performance of an index is no indication of future crediting rates.

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 the 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.

The products referred to herein are not sponsored, endorsed or promoted by MSCI, and MSCI bears no liability with respect to any such products or any index on which such products are based. The policy contains a more detailed description of the limited relationship MSCI has with Nationwide and the products.

Guarantees and protections are subject to the claims-paying ability of the issuing insurance company.

Nationwide may discontinue any index that becomes unavailable (i.e., is no longer published) or the calculation of which is substantially changed. Nationwide may substitute with a comparable index or may adjust the method of calculating index segment interest.

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

Nationwide, Nationwide is on your side, the Nationwide N and Eagle and Nationwide YourLife are service marks of Nationwide Mutual Insurance Company.

© 2015 – 2019 Nationwide

FLM-0937AO.9 (01/19)