



Nationwide®
is on your side

Interest rates applied

Nationwide YourLife® Indexed UL Accumulator

Nationwide YourLife® Indexed UL Protector

For Nationwide YourLife Indexed UL Accumulator and Nationwide YourLife Indexed UL Protector, an index segment lasts one year. At the end of that year, the interest rate is calculated based on the performance of the underlying index(es) and features of the contract — such as the floor guarantee, cap rate and participation rate — then applied to the money in the segment. Listed below are the actual interest rates applied at the end of one-year segments for these two products. The rates are rounded to two decimal places.

Segment start and end dates	Multi-index Strategies		S&P 500 Strategies			International Strategy
	One Year Multi-index Monthly Average Indexed Interest Strategy ¹	One Year Multi-index Monthly Average Indexed Interest Strategy with Indexed Interest Multiplier SM	One Year S&P 500® Point-to-Point Indexed Interest Strategy ²	One Year S&P 500® Point-to-Point Indexed Interest Strategy with Indexed Interest Multiplier SM	One Year Uncapped S&P 500® Point-to-Point Indexed Interest Strategy	One Year MSCI EAFE Annual Point-to-Point Indexed Interest Strategy
Products where available:	Nationwide YourLife Indexed UL Accumulator	Both products ³	Nationwide YourLife Indexed UL Accumulator	Both products ³	Nationwide YourLife Indexed UL Accumulator	
1/15/17 to 1/15/2018	13.00%	12.65%	11.00%	10.35%	17.49%	13.00%
12/15/16 to 12/15/17	12.87%	12.65%	11.00%	10.35%	13.29%	13.00%
11/15/16 to 11/15/17	13.00%	12.65%	11.00%	10.35%	12.62%	13.00%
10/15/16 to 10/15/17	13.00%	12.65%	11.00%	10.35%	14.70%	13.00%
9/15/16 to 9/15/17	11.99%	12.65%	11.00%	10.35%	11.44%	13.00%
8/15/16 to 8/15/17	8.68%	9.98%	11.00%	10.35%	7.53%	12.16%
7/15/16 to 7/15/17	10.36%	11.91%	11.00%	10.35%	8.76%	13.00%
6/15/16 to 5/15/17	13.00%	12.65%	11.00%	10.35%	12.65%	13.00%
5/15/16 to 5/15/17	12.86%	13.80%	12.00%	11.50%	12.38%	13.00%
4/15/16 to 4/15/17	7.04%	8.10%	11.93%	11.50%	6.93%	5.81%
3/15/16 to 3/15/17	9.74%	11.21%	12.00%	11.50%	13.32%	7.97%

	Multi-index Strategies		S&P 500 Strategies			International Strategy
Segment start and end dates	One Year Multi-index Monthly Average Indexed Interest Strategy ¹	One Year Multi-index Monthly Average Indexed Interest Strategy with Indexed Interest Multiplier SM	One Year S&P 500 [®] Point-to-Point Indexed Interest Strategy ²	One Year S&P 500 [®] Point-to-Point Indexed Interest Strategy with Indexed Interest Multiplier SM	One Year Uncapped S&P 500 [®] Point-to-Point Indexed Interest Strategy	One Year MSCI EAFE Annual Point-to-Point Indexed Interest Strategy
Products where available:	Nationwide YourLife Indexed UL Accumulator	Both products ³	Nationwide YourLife Indexed UL Accumulator	Both products ³	Nationwide YourLife Indexed UL Accumulator	
2/15/16 to 2/15/17	14.00%	13.80%	12.00%	11.50%	20.98%	13.00%
1/15/16 to 1/15/17	13.07%	13.80%	12.00%	11.50%	15.97%	10.39%
12/15/15 to 12/15/16	1.43%	1.65%	10.70%	11.50%	5.70%	0.00%
11/15/15 to 11/15/16	2.02%	2.32%	7.78%	8.94%	2.78%	0.00%
10/15/15 to 10/15/16	2.02%	2.32%	5.39%	6.20%	0.39%	0.00%
9/15/15 to 9/15/16	4.10%	4.72%	8.55%	9.84%	3.55%	0.00%
8/15/15 to 8/15/16	0.00%	0.00%	4.71%	5.42%	0.00%	0.00%
7/15/15 to 7/15/16	0.00%	0.00%	2.58%	2.97%	0.00%	0.00%
6/15/15 to 6/15/16	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
5/15/15 to 5/15/16	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
4/15/15 to 4/15/16	0.00%	0.00%	0.00%	0.00%	0.00%	NA ⁴

1. Monthly average indexed interest strategies blend the averages of the three indexes — S&P 500[®], NASDAQ 100[®] and Dow Jones Industrial Average — and rank the performances to determine the final rate credited to your policy: 50% of the best-performing index, 30% of the second best and 20% of the third best.
2. Annual point-to-point indexed interest strategies compare the initial and ending values of the S&P 500[®] or MSCI EAFE during a 12-month period to determine the percentage of change in an index.
3. These strategies are available in both Nationwide YourLife Indexed UL Accumulator and Nationwide YourLife Indexed UL Protector.
4. No maturing segments.

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

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The Indexed Interest Multiplier (Multiplier) increases the interest credited by 15% starting at the first segment maturity and at each following segment maturity — guaranteed. It is applied after the participation and cap rate; for example: $9.00\% \times 1.15 = 10.35\%$, so 10.35% is credited even if the cap rate is 9.00%. An indexed interest strategy with the Multiplier will have a lower cap and/or participation rate than a strategy without it. Guarantees are subject to the claims-paying ability of the issuing insurance company. Products issued by Nationwide Life and Annuity Insurance Company, Columbus, Ohio.

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FLM-1108AO (02/18)