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Interest rates applied Nationwide YourLife® Indexed UL

For Nationwide YourLife Indexed UL, 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 rates — then applied to the money in the segment. Listed below are the actual interest rates applied at the end of one-year segments for this product. The rates are rounded to two decimal places.

Segment start and end dates	Multi-index monthly average indexed interest strategy¹ Multi-index blend: S&P 500®, NASDAQ-100® and Dow Jones Industrial Average	Annual point-to-point indexed interest strategy² Tracks the S&P 500®
10/15/17 to 10/15/18	11.29%	7.74%
9/15/17 to 9/15/18	12.55%	11.00%
8/15/17 to 8/15/18	12.24%	11.00%
7/15/17 to 7/15/18	11.89%	11.00%
6/15/17 to 6/15/18	12.17%	11.00%
5/15/17 to 5/15/18	11.36%	11.00%
4/15/17 to 4/15/18	13.00%	11.00%
3/15/17 to 3/15/18	11.12%	11.00%
2/15/17 to 2/15/18	11.21%	11.00%
1/15/17 to 1/15/18	13.00%	11.00%
12/15/16 to 12/15/17	12.87%	11.00%
11/15/16 to 11/15/17	13.00%	11.00%
10/15/16 to 10/15/17	13.00%	11.00%
9/15/16 to 9/15/17	11.99%	11.00%
8/15/16 to 8/15/17	8.68%	11.00%
7/15/16 to 7/15/17	10.36%	11.00%
6/15/16 to 6/15/17	13.00%	11.00%
5/15/16 to 5/15/17	12.86%	12.00%
4/15/16 to 4/15/17	7.04%	11.93%
3/15/16 to 3/15/17	9.74%	12.00%
2/15/16 to 2/15/17	14.00%	12.00%
1/15/16 to 1/15/17	13.07%	12.00%
12/15/15 to 12/15/16	1.43%	10.70%

Segment start and end dates	Multi-index monthly average indexed interest strategy ¹ Multi-index blend: S&P 500 [®] , NASDAQ-100 [®] and Dow Jones Industrial Average	Annual point-to-point indexed interest strategy ² Tracks the S&P 500 [®]
11/15/15 to 11/15/16	2.02%	7.78%
10/15/15 to 10/15/16	2.02%	5.39%
9/15/15 to 9/15/16	4.10%	8.55%
8/15/15 to 8/15/16	0.00%	4.71%
7/15/15 to 7/15/16	0.00%	2.58%
6/15/15 to 6/15/16	0.00%	0.00%
5/15/15 to 5/15/16	0.00%	0.00%
4/15/15 to 4/15/16	0.00%	0.00%
3/15/15 to 3/15/16	0.16%	0.00%
2/15/15 to 2/15/16	0.00%	0.00%
1/15/15 to 1/15/16	7.23%	0.00%
12/15/14 to 12/15/15	6.66%	2.70%
11/15/14 to 11/15/15	2.92%	0.00%
10/15/14 to 10/15/15	12.00%	8.66%
9/15/14 to 9/15/15	6.96%	0.00%
8/15/14 to 8/15/15	8.74%	6.98%
7/15/14 to 7/15/15	7.77%	6.80%
6/15/14 to 6/15/15	10.55%	7.66%
5/15/14 to 5/15/15	12.00%	12.00%
4/15/14 to 4/15/15	12.00%	12.00%
3/15/14 to 3/15/15	11.25%	11.53%
2/15/14 to 2/15/15	8.66%	12.00%
1/15/14 to 1/15/15	7.05%	7.81%
12/15/13 to 12/15/14	12.00%	12.00%
11/15/13 to 11/15/14	10.25%	12.00%
10/15/13 to 10/15/14	12.00%	9.68%
9/15/13 to 9/15/14	12.00%	12.00%
8/15/13 to 8/15/14	12.00%	12.00%
7/15/13 to 7/15/14	12.00%	12.00%
6/15/13 to 6/15/14	12.00%	12.00%
5/15/13 to 5/15/14	12.00%	12.00%
4/15/13 to 4/15/14	12.00%	12.00%
3/15/13 to 3/15/14	12.00%	12.00%
2/15/13 to 2/15/14	12.00%	12.00%
1/15/13 to 1/15/14	12.00%	12.00%
12/15/12 to 12/15/13	12.00%	12.00%

Segment start and end dates	Multi-index monthly average indexed interest strategy ¹ Multi-index blend: S&P 500 [®] , NASDAQ-100 [®] and Dow Jones Industrial Average	Annual point-to-point indexed interest strategy ² Tracks the S&P 500 [®]
11/15/12 to 11/15/13	12.00%	12.00%
10/15/12 to 10/15/13	11.42%	12.00%
9/15/12 to 9/15/13	6.44%	12.00%
8/15/12 to 8/15/13	10.61%	12.00%
7/15/12 to 7/15/13	12.00%	12.00%
6/15/12 to 6/15/13	12.00%	Not applicable ³
5/15/12 to 5/15/13	11.74%	Not applicable ³
4/15/12 to 4/15/13	4.97%	Not applicable ³
3/15/12 to 3/15/13	0.48%	Not applicable ³
2/15/12 to 2/15/13	6.06%	Not applicable ³
1/15/12 to 1/15/13	12.00%	Not applicable ³
12/15/11 to 12/15/12	12.00%	Not applicable ³

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[®] during a 12-month period to determine the percentage of change in an index.
3. No segments matured prior to 7/15/13.

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