



# Making it easier for you to plan with confidence

Current and guaranteed rates as of Dec. 3, 2018

Nationwide® Indexed Universal Life (IUL) Accumulator II and Nationwide IUL Protector II offer you the flexibility to choose from a wide range of indexed interest strategies and a fixed interest strategy — or any combination of the strategies — to help reach your goals.

As you review the information here, please keep in mind that the current rates will never be lower than the guaranteed rates.

Core strategies	Current rate <sup>1</sup>	Guaranteed rate
<b>One-Year Multi-Index Monthly Average Indexed Interest Strategy<sup>2</sup></b> Tracks a multi-index blend of the S&P 500®, NASDAQ-100® and Dow Jones Industrial Average®		
Cap rate	11.25%	4%
Participation rate	100%	100%
Floor rate	0%	0%
Nationwide Multiplier <sup>SM3</sup>	15%	15%
Indexed strategy charge	0%	0.5%
<b>One-Year S&amp;P 500® Point-to-Point Indexed Interest Strategy<sup>4</sup></b> Tracks the S&P 500®		
Cap rate	9.25%	4%
Participation rate	100%	100%
Floor rate	0%	0%
Nationwide Multiplier <sup>SM3</sup>	15%	15%
Indexed strategy charge	0%	0.5%
<b>One-Year Uncapped S&amp;P 500® Point-to-Point Indexed Interest Strategy</b> Tracks the S&P 500®		
Spread rate	5%	10%
Participation rate	100%	100%
Floor rate	0%	0%
Nationwide Multiplier <sup>SM3</sup>	15%	15%
Indexed strategy charge	0%	0.5%

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

<sup>2</sup> Monthly average indexed interest strategy ranks the performances three indexes — S&P 500®, NASDAQ 100® and Dow Jones Industrial Average® — 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.

<sup>3</sup> The Nationwide Multiplier is a credit applied at the end of each segment maturity, starting with segments created in policy year six.

<sup>4</sup> 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.

High-cap strategies	Current rate	Guaranteed rate
<b>One-Year High-Cap Multi-Index Monthly Average Indexed Interest Strategy</b> Tracks a multi-index blend of the S&P 500®, NASDAQ-100® and Dow Jones Industrial Average®		
Cap rate	25%	4%
Participation rate	100%	100%
Floor rate	0%	0%
Nationwide Multiplier <sup>SM3</sup>	15%	15%
Indexed strategy charge	1%	1.5%

<b>One-Year High-Cap S&amp;P 500® Point-to-Point Indexed Interest Strategy</b> Tracks the S&P 500®		
Cap rate	13%	4%
Participation rate	100%	100%
Floor rate	0%	0%
Nationwide Multiplier <sup>SM3</sup>	15%	15%
Indexed strategy charge	1%	1.5%

High-multiplier strategies	Current rate	Guaranteed rate
<b>One-Year Multi-Index Monthly Average Indexed Interest Strategy with Advanced Multiplier<sup>5</sup></b> Tracks a multi-index blend of the S&P 500®, NASDAQ-100® and Dow Jones Industrial Average®		
Cap rate	11.25%	4%
Participation rate	100%	100%
Floor rate	0%	0%
Nationwide Multiplier <sup>SM3</sup>	15%	15%
Nationwide Advanced Multiplier <sup>SM</sup>	50%	50%
Indexed interest charge	2.25%	3.25%

<b>One-Year S&amp;P 500® Point-to-Point Indexed Interest Strategy with Advanced Multiplier</b> Tracks the S&P 500®		
Cap rate	9.25%	4%
Participation rate	100%	100%
Floor rate	0%	0%
Nationwide Multiplier <sup>SM3</sup>	15%	15%
Nationwide Advanced Multiplier <sup>SM</sup>	50%	50%
Indexed interest charge	2.25%	3.25%

Maximum illustrated rates
Based on industry regulations, strategies in our Indexed UL products will not be illustrated at rates that exceed the following:
Core strategies: 5.73%
High-cap strategies: 7.35%
High-multiplier strategies: 5.73%

Fixed Interest Strategy	Current rate	Guaranteed rate
Credited rate (as of 12/03/2018)	3%	1%

<sup>5</sup> The Nationwide Advanced Multiplier is an additional credit applied at the end of each segment maturity, starting with policy year one. An indexed strategy charge is applied at the start of the segment.

## About the historical lookback rates

Nationwide IUL Accumulator II and Nationwide Protector II were not available during the periods shown below. The rates indicate how the products might have performed had they been available during those periods. They are an average of the one-year rates calculated for each of the indexed interest strategies. Lookback rates include the current participation, floor, and cap or spread rates that apply to the strategy. **No multipliers (Nationwide Multiplier or Nationwide Advanced Multiplier) and no indexed strategy charges are included.** Please see the next page for details on how the lookback rates are calculated.

	30-year	25-year	20-year	15-year	10-year	5-year
<b>Core strategies</b>						
One-Year Multi-Index Monthly Average Indexed Interest Strategy	6.69%	6.68%	6.02%	6.32%	6.99%	7.28%
One-Year S&P 500® Point-to-Point Indexed Interest Strategy	6.50%	6.25%	5.91%	6.57%	6.94%	7.04%
One-Year Uncapped S&P 500® Point-to-Point Indexed Interest Strategy	8.57%	8.74%	6.88%	7.48%	8.80%	7.26%
<b>High-cap strategies</b>						
One-Year High-Cap Multi-Index Monthly Average Indexed Interest Strategy	8.99%	9.13%	8.01%	7.65%	8.49%	8.02%
One-Year High Cap S&P 500® Point-to-Point Indexed Interest Strategy	8.37%	8.16%	7.58%	8.38%	9.01%	9.10%
<b>High-multiplier strategies</b>						
One-Year Multi-Index Monthly Average Indexed Interest Strategy <i>with Advanced Multiplier</i>	6.69%	6.68%	6.02%	6.32%	6.99%	7.28%
One-Year S&P 500® Point-to-Point Indexed Interest Strategy <i>with Advanced Multiplier</i>	6.50%	6.25%	5.91%	6.57%	6.94%	7.04%
<b>S&amp;P 500® Index</b> Included for comparison purposes only	9.28%	8.81%	5.86%	8.25%	10.29%	10.80%

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



Work with your insurance professional to choose the options that are right for you.

## Calculating the lookback rates<sup>6</sup>

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) of the actual S&P 500<sup>®</sup> Index, NASDAQ-100<sup>®</sup> and Dow Jones Industrial Average<sup>®</sup> (excluding dividends) results over the periods shown. In addition, the following factors were applied:

- **One-Year Multi-Index Monthly Average Indexed Interest Strategy**
  - 100% participation rate, 11.25% cap rate and 0% floor rate
- **One-Year High-Cap Multi-Index Monthly Average Indexed Interest Strategy**
  - 100% participation rate, 25.00% cap rate and 0% floor rate
- **One-Year Multi-Index Monthly Average Indexed Interest Strategy with Advanced Multiplier**
  - 100% participation rate, 11.25% cap rate and 0% floor rate

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

- **One-Year S&P 500<sup>®</sup> Point-to-Point Indexed Interest Strategy**
  - 100% participation rate, 9.25% cap rate and 0% floor rate
- **One-Year Uncapped S&P 500<sup>®</sup> Point-to-Point Indexed Interest Strategy**
  - 100% participation rate, 5.00% spread, no cap rate and 0% floor rate
- **One-Year High-Cap S&P 500<sup>®</sup> Point-to-Point Indexed Interest Strategy**
  - 100% participation rate, 13.00% cap rate, and 0% floor rate
- **One-Year S&P 500<sup>®</sup> Point-to-Point Indexed Interest Strategy with Advanced Multiplier**
  - 100% participation rate, 9.25% cap rate and 0% floor rate

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<sup>6</sup> Actual participation and cap rates would have differed within the periods shown. The lookback rates are an indication of respective index performance in the past, have no bearing on future changes in the reference 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

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