



Nationwide[®]
is on your side

Nationwide[®] Indexed
Universal Life

Product overview

Nationwide[®] Indexed Universal Life Accumulator II

Nationwide® Indexed Universal Life Accumulator II

Product type	Flexible-premium fixed and index-linked universal life insurance designed for income potential																														
Target market	Designed for clients, ages 30 to 55, who are looking for death benefit protection and the potential for cash value growth																														
Indexed interest strategies <i>Options to help boost growth potential in a variety of market conditions</i> <i>Helps serve client needs throughout the life of the policy</i>	<p>All options include:</p> <ul style="list-style-type: none"> Guaranteed 100% participation rate Guaranteed 0% floor rate <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2" rowspan="2"></th> <th colspan="2">Current rates¹</th> </tr> <tr> <th>Cap rate²</th> <th>Charge³</th> </tr> </thead> <tbody> <tr> <td rowspan="3">Core strategies</td> <td>One-Year Multi-Index Monthly Average</td> <td>11.25%</td> <td>0.00%</td> </tr> <tr> <td>One-Year S&P 500® Point-to-Point</td> <td>9.25%</td> <td>0.00%</td> </tr> <tr> <td>One-Year Uncapped S&P 500® Point-to-Point</td> <td>5.00% (spread)</td> <td>0.00%</td> </tr> <tr> <td rowspan="2">High-cap strategies <i>Opportunity to capture more upside potential</i></td> <td>One-Year High-Cap Multi-Index Monthly Average</td> <td>25.00%</td> <td>1.00%</td> </tr> <tr> <td>One-Year High-Cap S&P 500® Point-to-Point</td> <td>13.00%</td> <td>1.00%</td> </tr> <tr> <td rowspan="2">High multiplier strategies <i>Opportunity for growth in moderate market conditions</i></td> <td>One-Year Multi-Indexed Monthly Average with <i>Advanced Multiplier</i></td> <td>11.25%</td> <td>2.25%</td> </tr> <tr> <td>One-Year S&P 500® Point-to-Point with <i>Advanced Multiplier</i></td> <td>9.25%</td> <td>2.25%</td> </tr> </tbody> </table>			Current rates ¹		Cap rate ²	Charge ³	Core strategies	One-Year Multi-Index Monthly Average	11.25%	0.00%	One-Year S&P 500® Point-to-Point	9.25%	0.00%	One-Year Uncapped S&P 500® Point-to-Point	5.00% (spread)	0.00%	High-cap strategies <i>Opportunity to capture more upside potential</i>	One-Year High-Cap Multi-Index Monthly Average	25.00%	1.00%	One-Year High-Cap S&P 500® Point-to-Point	13.00%	1.00%	High multiplier strategies <i>Opportunity for growth in moderate market conditions</i>	One-Year Multi-Indexed Monthly Average with <i>Advanced Multiplier</i>	11.25%	2.25%	One-Year S&P 500® Point-to-Point with <i>Advanced Multiplier</i>	9.25%	2.25%
				Current rates ¹																											
		Cap rate ²	Charge ³																												
Core strategies	One-Year Multi-Index Monthly Average	11.25%	0.00%																												
	One-Year S&P 500® Point-to-Point	9.25%	0.00%																												
	One-Year Uncapped S&P 500® Point-to-Point	5.00% (spread)	0.00%																												
High-cap strategies <i>Opportunity to capture more upside potential</i>	One-Year High-Cap Multi-Index Monthly Average	25.00%	1.00%																												
	One-Year High-Cap S&P 500® Point-to-Point	13.00%	1.00%																												
High multiplier strategies <i>Opportunity for growth in moderate market conditions</i>	One-Year Multi-Indexed Monthly Average with <i>Advanced Multiplier</i>	11.25%	2.25%																												
	One-Year S&P 500® Point-to-Point with <i>Advanced Multiplier</i>	9.25%	2.25%																												
Multi-Index Monthly Average	<ul style="list-style-type: none"> S&P 500®, NASDAQ 100® and Dow Jones Industrial Average® Based on 12 points of data, over the course of a year, which may help offset the effects of a volatile market The interest rate is weighted to reflect more of the best performing indexes: <ul style="list-style-type: none"> 50% of the best-performing index 30% of the second-best 20% of the third 																														
Fixed interest strategy	Current: 3% Guaranteed: 1%																														
Multipliers <i>Multipliers are guaranteed by Nationwide⁴</i>	<p>Our multipliers offer additional credits to help your clients achieve their goals:</p> <p>Nationwide MultiplierSM</p> <ul style="list-style-type: none"> A 15% credit automatically included with each policy Starts in the policy year 6 <i>Example: If the index segment interest credited is 6.00%, then 6.00% multiplied by 15% equals an additional credit of 0.90%</i> <p>Nationwide Advanced MultiplierSM</p> <ul style="list-style-type: none"> A 50% credit automatically included on both high-multiplier indexed interest strategies Starts in policy year 1 A charge applies to strategies with this multiplier; see table above <i>Example: If the index segment interest credited is 6.00%, then 6.00% multiplied by 50% equals an additional credit of 3.00%</i> <p>It all adds up. Starting in policy year 6, clients have a 65% multiplier potential when a high-multiplier strategy is selected.⁵</p>																														
Nationwide IUL Rewards Program®	<p>Benefits: Credits additional interest at an annualized rate of 0.20% starting in year 16 — as long as requirements are met; credit is applied monthly, as long as policy is in force; includes pro rata interest on any accumulated value taken from an index segment for loans or partial withdrawals (assumes segment is not depleted)</p> <p>Monitoring is included to help your clients stay on track for eligibility; catch-up premiums are interest free</p> <p>Requirements: The total premium (minus any policy loans, unpaid loan interest charged and partial withdrawals) must equal or exceed a test of net accumulated premium; see page 4 for more details</p>																														

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

² Instead of a cap rate, a spread rate applies to the uncapped indexed interest strategy.

³ The indexed strategy charge is applied at the creation of an index segment and deducted from the amount applied to that segment.

⁴ The guaranteed credit rate is 15% for the Nationwide Multiplier; 50% for the Nationwide Advanced Multiplier.

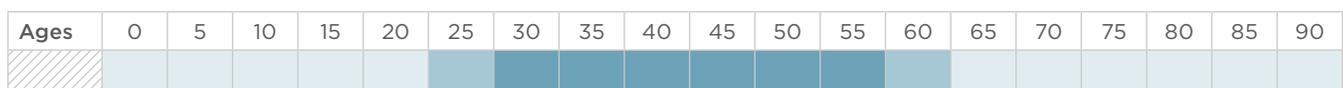
⁵ The 15% Nationwide Multiplier and 50% Nationwide Advanced Multiplier are combined for a potential 65% credit effective in policy year six onward.

Nationwide® Indexed Universal Life Accumulator II

Declared loan rates	Credited rate: 3.00% current; 1.00% guaranteed minimum Current charged rate: 3.90% (years 1 – 10); 3.00% (years 11+); net cost 0.0% starting in year 11 Guaranteed maximum: 3.90% (all years)									
Initial base death benefit guarantee	<table border="1"> <thead> <tr> <th>Issue ages</th> <th>Length of guarantee</th> </tr> </thead> <tbody> <tr> <td>• 0 to 55:</td> <td>20 years</td> </tr> <tr> <td>• 56 to 69:</td> <td>6- to 19-year guarantee (75 minus issue age)</td> </tr> <tr> <td>• 70+:</td> <td>5-year guarantee</td> </tr> </tbody> </table>	Issue ages	Length of guarantee	• 0 to 55:	20 years	• 56 to 69:	6- to 19-year guarantee (75 minus issue age)	• 70+:	5-year guarantee	Options 1. Level 2. Increasing 3. Return of premium <i>(not available in NY)</i>
Issue ages	Length of guarantee									
• 0 to 55:	20 years									
• 56 to 69:	6- to 19-year guarantee (75 minus issue age)									
• 70+:	5-year guarantee									
Specified amount	\$100,000 minimum									
Riders and benefits <i>Riders usually have an additional cost; rider name and availability may vary by state</i>	<ul style="list-style-type: none"> Accelerated Death Benefit for Terminal Illness Rider Accidental Death Benefit Rider Children’s Term Insurance Rider Conditional Return of Premium Rider Long-Term Care Rider II (not yet available in CA, FL and NY) 	<ul style="list-style-type: none"> Overloan Lapse Protection Rider Premium Waiver Rider Spouse Life Insurance Rider Surrender Value Enhancement Benefit (not available through all distributors) Waiver of Monthly Deductions Rider 								
Long-Term Care (LTC) Rider II <i>The first indemnity LTC rider in the market</i>	<ul style="list-style-type: none"> Coverage for informal care More payout options and underwriting classes than our original LTC rider, and special rates for couples 									
Monthly per-policy charge	Current: \$10; Guaranteed maximum: \$20									
Premium charges	Current: 8.00% (year 1); 6.00% (years 2+); Guaranteed maximum: 10.00% (all years)									
Monthly per-thousand charge assessed	Current: 10 years; Guaranteed maximum: all years									
Surrender charges	10-year schedule for all insureds									
Minimum required fixed interest strategy allocation (MRFISA)	<ul style="list-style-type: none"> The estimated amount of policy charges for the coming year; held in the fixed interest strategy and receives fixed interest crediting; only cash value and premium in excess of the MRFISA amount can be allocated to the indexed interest strategies 									
Programs and services	<ul style="list-style-type: none"> Available on iPipeline and iGO Automated Income Monitor — a simple way to set up and manage distributions Automated monitoring — to help keep clients on track for the Nationwide IUL Rewards Program 	<ul style="list-style-type: none"> Death benefit 2-1 switch notification Dollar cost averaging Intelligent Underwriting (available in all states except NY) Life Pending Business Tracker Policy performance tracking 								

Competitive spots

The competitive spots reflect Nationwide’s pricing for target ages; this information is for educational purposes only.



Most competitive
 More competitive
 Competitive



Call us today if you have questions about Nationwide Indexed UL Accumulator II

National
Sales Desk
1-800-321-6064

Brokerage
General Agents
1-888-767-7373

Nationwide
Financial Network®
1-877-223-0795



Nationwide®
is on your side

FOR INSURANCE PROFESSIONAL USE ONLY—NOT FOR DISTRIBUTION TO THE PUBLIC

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

Guarantees are subject to the claims-paying ability of the issuing insurer. 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.

Indexed universal life insurance policies are not stock market investments, do not directly participate in any stock or equity investments and do not receive dividends or capital gains participation. Past index performance is no indication of future crediting rates. Also, be aware that interest crediting fluctuations can lead to the need for additional premium in your clients' policy.

To receive the Nationwide IUL Rewards Program benefit in Nationwide IUL Accumulator II, net premium payments (all premium paid minus any loans or partial surrenders) must satisfy an accumulated premium test at the start of policy year 16; earlier for issue ages 51 or older. The required amount is set at policy issue and may change if policy changes are made. Once the requirement is met, the benefit is applied monthly at an annual rate of 0.20% from then on — as long as the policy is in force. The credit is calculated by multiplying the accumulated value minus any indebtedness on the date of calculation by the monthly rate; the credit will be added to the fixed interest rate strategy's accumulated value.

The "S&P 500" is a product of S&P Dow Jones Indices LLC ("SPDJI"), and has been licensed for use by [Licensee]. 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 and sublicensed for certain purposes by Nationwide. 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 makes 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.

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(s) have not been passed on by the Corporations as to their legality or suitability. The product(s) are not issued, endorsed, sold or promoted by the Corporations. **THE CORPORATIONS MAKE NO WARRANTIES AND BEAR NO LIABILITY WITH RESPECT TO THE PRODUCT(S).**

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

Nationwide, the Nationwide N and Eagle, Nationwide is on your side, Nationwide Financial Network, Nationwide IUL Rewards Program, Nationwide Multiplier and Nationwide Advanced Multiplier are service marks of Nationwide Mutual Insurance Company and/or its affiliates, unless otherwise disclosed. Third-party marks that appear in this message are the property of their respective owners.

© 2018 Nationwide
FLM-1199AO (11/18)