



Nationwide[®]
is on your side

Nationwide[®] Indexed
Universal Life

Product overview

Nationwide[®] Indexed Universal Life Protector II

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Product type	Flexible-premium fixed and index-linked universal life insurance																																
Target market	Designed for clients, ages 45 to 70, looking for cost-efficient, permanent death benefit coverage with some cash value growth potential.																																
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"> <thead> <tr> <th colspan="2"></th> <th colspan="2">Current rates¹</th> </tr> <tr> <th colspan="2"></th> <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>Potential to boost 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>Potential to boost 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%
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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 is automatically included with each policy Starts in 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 is 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: Reduces the cost of insurance (COI) rate of each in-force segment by 25% beginning in year 21 as long as the requirements are met. The 25% reduction is applied to the base policy each month the test is met.</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 on monthly testing dates that start at the beginning of policy year 21. Death benefit option 1 must be elected at the time of issue and never changed. See Page 4 for more information.</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 Indexed strategy charge — Applied at the creation of an index segment and deducted from the amount applied to that segment.

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

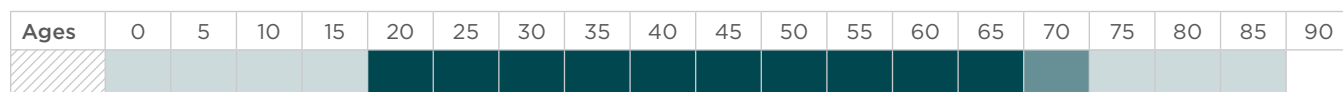
⁵ The 15% Nationwide Multiplier and 50% Nationwide Advanced Multiplier are combined for a potential 65% credit effective in policy year 6 onward.

Nationwide® Indexed Universal Life Protector II

Initial base death benefit guarantee	Issue ages <ul style="list-style-type: none"> • 0 to 55: • 56 to 69: • 70+: 	Length of guarantee 20 years 6- to 19-year guarantee (75 minus issue age) 5-year guarantee	Options 1. Level 2. Increasing
Extended No-Lapse Guarantee Rider <i>Guarantees the death benefit even if the policy's net surrender value becomes insufficient to cover policy charges (as long as the ENLG value minus indebtedness is greater than \$0).</i>	No-lapse guarantee duration: maximum attained age of 90 or 120 Select the option that most closely matches life expectancy — or that provides the level of confidence your client is seeking. For example: <ul style="list-style-type: none"> • To guarantee the death benefit to age 86, select the age 90 option for a lower cost • If you want a guarantee to age 95, select the age 120 option • Run the illustration to determine the right combination of price and guarantee duration Maximum issue age: 70		
Declared loan rates	Credited rate: 3.00% current; 1.00% guaranteed minimum Charged rate: 4.50% current and guaranteed maximum		
Riders and benefits <i>Riders usually have an additional cost, may be known by different names in different states and may not be available in all states.</i>	<ul style="list-style-type: none"> • Accelerated Death Benefit for Terminal Illness Rider • Accidental Death Benefit Rider • Children's Term Insurance Rider • Extended No-Lapse Guarantee Rider • Long-Term Care Rider II (not yet available in CA, FL and NY) • 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	\$10 current; \$20 guaranteed maximum		
Premium charges	Current: 12.00% (year 1); 6.00% (years 2+); Guaranteed maximum: 15.00% (all years)		
Monthly per-thousand charge assessed	Current: 15 years; Guaranteed maximum: all years		
Surrender charges	15-year schedule for ages 0 - 65; 14 years for age 66; 13 years for age 67; 12 years for age 68; 11 years for age 69 and 10 years for ages 70+		
Minimum required fixed interest strategy allocation (MRFISA)	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 client on track for Nationwide IUL Rewards Program • Automated Premium Monitor — to help keep ENLG Rider on track • 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
 Not available



Call us today if you have questions about Nationwide Indexed UL Protector 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 USE WITH 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

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

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. 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 client's policy.

To receive the Nationwide IUL Rewards Program benefit, premium payments must pass a required net accumulated premium test (premium paid minus any amounts taken as loans or partial surrenders) on designated dates. The required amount is set at policy issue and may change if policy changes are made. Testing dates of the required premium are monthly starting at the beginning of policy year 21. The 25% reduction in Cost of Insurance (COI) rate is applied to the base policy each month the test is met. If the test is met on the 35th policy anniversary, testing continues as long as the policy is in force — with no further increase in the net accumulated premium required for the rewards program. If it is not met on the 35th policy anniversary, testing stops and no further COI reduction will be applied. The Nationwide VUL Rewards program is not available if death benefit option 2 is or ever was elected.

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

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FLM-1200AO (11/18)