



# Product overview

<b>Product type</b>	Flexible-premium fixed and index-linked universal life insurance designed for income potential																																																																
<b>Target market</b>	Designed for clients ages 30 to 55 who are looking for death benefit protection and the potential for cash value growth																																																																
<b>Indexed interest strategies</b> <i>Wide range of strategies to help serve client needs throughout the life of the policy</i>	<p>All options include a guaranteed 0% floor rate.</p> <table border="1"> <thead> <tr> <th colspan="2"></th> <th colspan="3">Current rates<sup>1</sup></th> </tr> <tr> <th colspan="2">Traditional strategies</th> <th>Cap rate</th> <th>Par rate</th> <th>Charge<sup>2</sup></th> </tr> </thead> <tbody> <tr> <td rowspan="3"><b>Core strategies</b></td> <td>1-Year Multi-Index Monthly Average</td> <td>9.5%</td> <td>100%</td> <td>0.0%</td> </tr> <tr> <td>1-Year S&amp;P 500® Point-to-Point</td> <td>9.5%</td> <td>100%</td> <td>0.0%</td> </tr> <tr> <td>1-Year Uncapped S&amp;P 500® Point-to-Point</td> <td>7.5%<sup>3</sup></td> <td>100%</td> <td>0.0%</td> </tr> <tr> <td rowspan="2"><b>High-cap strategies</b></td> <td>1-Year High-Cap Multi-Index Monthly Average</td> <td>13.0%</td> <td>100%</td> <td>1.0%</td> </tr> <tr> <td>1-Year High-Cap S&amp;P 500® Point-to-Point</td> <td>11.5%</td> <td>100%</td> <td>1.0%</td> </tr> <tr> <td colspan="2"><b>Volatility control strategies (no cap rates apply)</b></td> <td><b>Credit<sup>4</sup></b></td> <td><b>Par rate</b></td> <td><b>Charge</b></td> </tr> <tr> <td rowspan="2"><b>Plus strategies</b></td> <td>1-Year J.P. Morgan Mercury<sup>SM</sup> Plus</td> <td>0.60%</td> <td>115%</td> <td>0.0%</td> </tr> <tr> <td>1-Year BNPP Global H-Factor® Index Plus</td> <td>0.60%</td> <td>145%</td> <td>0.0%</td> </tr> <tr> <td rowspan="2"><b>High-participation strategies</b></td> <td>1-Year J.P. Morgan Mercury<sup>SM</sup> High Par</td> <td>NA</td> <td>135%</td> <td>0.0%</td> </tr> <tr> <td>1-Year BNPP Global H-Factor® Index High Par</td> <td>NA</td> <td>170%</td> <td>0.0%</td> </tr> <tr> <td rowspan="2"><b>High-participation Select strategies</b></td> <td>1-Year J.P. Morgan Mercury<sup>SM</sup> High Par Select</td> <td>NA</td> <td>175%</td> <td>1.0%</td> </tr> <tr> <td>1-Year BNPP Global H-Factor® Index High Par Select</td> <td>NA</td> <td>220%</td> <td>1.0%</td> </tr> </tbody> </table>			Current rates <sup>1</sup>			Traditional strategies		Cap rate	Par rate	Charge <sup>2</sup>	<b>Core strategies</b>	1-Year Multi-Index Monthly Average	9.5%	100%	0.0%	1-Year S&P 500® Point-to-Point	9.5%	100%	0.0%	1-Year Uncapped S&P 500® Point-to-Point	7.5% <sup>3</sup>	100%	0.0%	<b>High-cap strategies</b>	1-Year High-Cap Multi-Index Monthly Average	13.0%	100%	1.0%	1-Year High-Cap S&P 500® Point-to-Point	11.5%	100%	1.0%	<b>Volatility control strategies (no cap rates apply)</b>		<b>Credit<sup>4</sup></b>	<b>Par rate</b>	<b>Charge</b>	<b>Plus strategies</b>	1-Year J.P. Morgan Mercury <sup>SM</sup> Plus	0.60%	115%	0.0%	1-Year BNPP Global H-Factor® Index Plus	0.60%	145%	0.0%	<b>High-participation strategies</b>	1-Year J.P. Morgan Mercury <sup>SM</sup> High Par	NA	135%	0.0%	1-Year BNPP Global H-Factor® Index High Par	NA	170%	0.0%	<b>High-participation Select strategies</b>	1-Year J.P. Morgan Mercury <sup>SM</sup> High Par Select	NA	175%	1.0%	1-Year BNPP Global H-Factor® Index High Par Select	NA	220%	1.0%
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<b>Volatility control indices</b>	<p>J.P. Morgan Mercury<sup>SM</sup> Index — A global multi-asset index with an equity allocation based on the current stage of the economic cycle, along with diversified fixed income and volatility-based commodities allocations to help provide more consistent returns. The index rebalances dynamically based on market conditions.</p> <p>BNP Paribas Global H-Factor® Index — A global equity index that helps provide more consistent returns using an equity selection methodology based on actuarial principles to identify and remove overpriced stocks with a higher probability of losing value. It includes additional risk management through dynamic allocations to fixed income.</p>																																																																
<b>Multi-Index Monthly Average Index</b>	<p>This index diversifies across 3 indices: the S&amp;P 500®, Nasdaq-100® and Dow Jones Industrial Average®.</p> <p>The performances of these indexes are tracked over the course of a year, then averaged to determine the percentage of change within each index. The index segment interest rate is calculated using 50% of the best-performing index, 30% of the second-best and 20% of the third.</p>																																																																
<b>S&amp;P 500® Index</b>	This American stock market index is based on the market capitalizations of 500 large companies listed on the New York Stock Exchange (NYSE) or Nasdaq and is widely considered a leading indicator of the U.S. stock market and the economy as a whole.																																																																

<sup>1</sup> Current rates are subject to change. Please contact the Life Insurance Solutions Center at 1-800-321-6064 for current rate information.

<sup>2</sup> The indexed strategy charge is applied at the creation of an index segment and deducted from the amount applied to that segment.

<sup>3</sup> Instead of a cap rate, a spread rate applies to the 1-Year Uncapped S&P 500® indexed interest strategy.

<sup>4</sup> This is the nonguaranteed Plus strategy credit.

## Nationwide® Indexed Universal Life Accumulator II 2020

<b>Fixed interest strategy</b>	Current: 2.50%; guaranteed: 1%	
<b>Plus strategy credit</b>	A credit added to the crediting rate at the segment maturity. The Plus strategy credit is not guaranteed. Current credit: 0.60%.	
<b>Nationwide IUL Rewards Program®</b>	<p><b>Benefits:</b> The program 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 the policy is in force; includes pro rata interest on any accumulated value taken from an index segment for loans or partial withdrawals.</p> <p>Monitoring is included to help your clients stay on track for eligibility; catch-up premiums are interest free.</p> <p><b>Requirements:</b> The total premium (minus any policy loans, unpaid loan interest and partial withdrawals) must equal or exceed a test of net accumulated premium; see Page 4 for more details.</p>	
<b>Declared rate loan</b>	<p>Credited rate: 3.00% current; 1.00% guaranteed minimum</p> <p>Current charged rate: 3.90% (years 1 - 10); 3.00% (years 11+); net cost 0.0% starting in year 11</p> <p>Guaranteed maximum: 3.90% (all years)</p>	
<b>Alternative (indexed) loan</b>	<p>Uses the same indexed interest strategy allocation as the unloaned part of the cash value.</p> <p>Can switch an alternative loan balance to a declared rate loan or have both loan types at the same time.</p> <p>Credited rate: Interest crediting rate of the underlying indexed interest strategies</p> <p>Current charged rate: 5% (all years); guaranteed maximum: 8% (all years)</p>	
<b>Initial base death benefit guarantee</b>	<p><b>Issue ages</b></p> <ul style="list-style-type: none"> <li>• 0 to 55:</li> <li>• 56 to 69:</li> <li>• 70+:</li> </ul>	<p><b>Length of guarantee</b></p> <ul style="list-style-type: none"> <li>20 years</li> <li>6- to 19-year guarantee (75 minus issue age)</li> <li>5-year guarantee</li> </ul>
<b>Death benefit options</b>	<ol style="list-style-type: none"> <li>1. Level</li> <li>2. Increasing</li> <li>3. Return of premium (not available in New York)</li> </ol>	
<b>Specified amount</b>	\$100,000 minimum	
<b>Long-Term Care (LTC) Rider II</b>	<ul style="list-style-type: none"> <li>• Coverage for informal care</li> <li>• Offers 2%, 3% and 4% payout options, and a discount for couples</li> </ul>	
<p><b>Riders and benefits</b></p> <p><i>Riders usually have an additional cost; the rider name and availability might vary by state</i></p>	<p><b>Long-Term Care Rider II</b></p> <p><b>Living access benefits</b></p> <ul style="list-style-type: none"> <li>• Chronic Illness Benefit</li> <li>• Critical Illness Benefit</li> <li>• Terminal Illness Benefit</li> </ul>	<p><b>Death benefits and other riders</b></p> <ul style="list-style-type: none"> <li>• Accidental Death Benefit Rider</li> <li>• Change of Insured Rider</li> <li>• Children's Term Insurance Rider</li> <li>• Overloan Lapse Protection Rider II</li> <li>• Premium Waiver Rider</li> <li>• Surrender Value Enhancement Rider</li> <li>• Waiver of Monthly Deductions Rider</li> </ul>
<b>Monthly per-policy charge</b>	Current: \$10; guaranteed maximum: \$20	

<b>Premium charges</b>	Current: 8.00% (year 1); 6.00% (years 2+); guaranteed maximum: 10.00% (all years)
<b>Monthly per-thousand charge assessed</b>	Current: 10 years; guaranteed maximum: all years
<b>Surrender charges</b>	10-year schedule for all insureds
<b>Minimum required fixed interest strategy allocation (MRFISA)</b>	This is the estimated amount of policy charges for the coming year. The money is 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.
<b>Programs and services</b>	<p><b>Presale support</b></p> <ul style="list-style-type: none"> <li>• Available on iPipeline &amp; iGo</li> <li>• Life Pending Business Tracker</li> <li>• Intelligent Underwriting with coverage up to \$5 million for 18 to 50 years of age</li> </ul> <p><b>Illustrations to help you explain and sell</b></p> <ul style="list-style-type: none"> <li>• New consumer-friendly graphics</li> <li>• Customized output for loans and sales ideas</li> </ul> <p><b>Support after the policy issue</b></p> <ul style="list-style-type: none"> <li>• Automated Income Monitor, a simple way to set up and manage distributions</li> <li>• Automated monitoring to help keep clients on track for the Nationwide IUL Rewards Program</li> <li>• Notification of switch from death benefit option 2 to option 1</li> <li>• Dollar cost averaging</li> <li>• Policy performance tracking</li> </ul>



Call us today if you have questions about  
Nationwide IUL Accumulator II 2020.

**Life Insurance  
Solutions Center**

1-800-321-6064

**Brokerage  
General Agents  
Solutions Center**

1-888-767-7373

**Producer Group  
Solutions Center**

1-844-867-8159

**World Financial  
Group (WFG)  
Solutions Center**

1-855-455-4139



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is on your side

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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.

Volatility control indexed interest strategies use reference indexes that attempt to limit reference index performance highs and lows, which generally allows Nationwide to offer greater participation rates than are offered with other indexed interest strategies. There is no guarantee that selecting a volatility control indexed interest strategy will result in greater interest crediting than indexed interest strategies that do not use a volatility control reference index or that any interest will be credited for a particular index segment.

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 (or 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 (assuming the segment is not depleted). 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.

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