Nationwide®

Nationwide® IUL Accumulator III

IUL Rate Guide

Current and guaranteed rates as of March 7, 2026

Nationwide Indexed Universal Life (IUL) Accumulator III offers 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.

In the table below, the current rate column shows the rates as of the date listed above. The guaranteed rates will not change once the policy is in force.

S&P 500® strategies

1-Yr S&P 500® PtP Indexed Interest Tracks the S&P 500®	Current rate[1]	Guaranteed rate
Cap rate	10.50%	4.00%
Participation rate	100%	100%
Floor rate	0.00%	0.00%
Indexed strategy charge	0.00%	0.50%

1-Yr S&P 500® PtP Uncapped Indexed Interest Tracks the S&P 500®	Current rate[1]	Guaranteed rate
Spread rate	5.50%	20.00%
Participation rate	100%	100%
Floor rate	0.00%	0.00%
Indexed strategy charge	0.00%	0.50%

2-Yr S&P 500® PtP Uncapped Indexed Interest Tracks the S&P 500®	Current rate[1]	Guaranteed rate
Spread rate	4.50%	25.00%
Participation rate	100%	100%
Floor rate	0.00%	0.00%
Indexed strategy charge	0.00%	0.50%

[1] Current rates are subject to change. Please contact your life insurance professional for current rate information.

Multi-Index strategies

1-Yr Multi-Index Monthly Avg Indexed Interest Multi-index blend of the S&P 500®, Nasdaq-100® and Dow Jones Industrial Average®	Current rate[1]	Guaranteed rate
Cap rate	14.50%	4.00%
Participation rate	100%	100%
Floor rate	0.00%	0.00%
Indexed strategy charge	0.00%	0.50%

1-Yr Multi-Index Monthly Avg High-Cap Indexed Interest Multi-index blend of the S&P 500®, Nasdaq-100® and Dow Jones Industrial Average®	Current rate[1]	Guaranteed rate
Cap rate	25.00%	4.00%
Participation rate	100%	100%
Floor rate	0.00%	0.00%
Indexed strategy charge	0.55%	1.50%

Nasdaq-100® strategies

1-Yr Nasdaq 100® Monthly Avg	Current rate[1]	Guaranteed rate
Cap rate	15.50%	4.00%
Participation rate	100%	100%
Floor rate	0.00%	0.00%
Indexed strategy charge	0.00%	0.50%

1-Yr Nasdaq 100® PtP Uncapped	Current rate[1]	Guaranteed rate
Spread rate	10.75%	25.00%
Participation rate	100%	100%
Floor rate	0.00%	0.00%
Indexed strategy charge	0.00%	0.50%

2-Yr Nasdaq 100® PtP Uncapped	Current rate[1]	Guaranteed rate
Spread rate	11.75%	30.00%
Participation rate	100%	100%
Floor rate	0.00%	0.00%
Indexed strategy charge	0.00%	0.50%

BNPP Global H-Factor® strategies

1-Yr BNPP Global H-Factor® PtP Uncapped High Par	Current rate[1]	Guaranteed rate
Participation rate	260%	65.00%
Floor rate	0.50%	0.00%
Indexed strategy charge	0.00%	0.50%

1-Yr BNPP Global H-Factor® PtP Uncapped High Par Select	Current rate[1]	Guaranteed rate
Participation rate	300%	65.00%
Floor rate	0.50%	0.00%
Indexed strategy charge	0.75%	1.50%

Fixed interest strategy	Current rate	Guaranteed rate
Credited rate	4.25%	1.00%

About the historical look-back rates

Nationwide IUL Accumulator III indexed interest strategies were not available during the periods shown below. The historical look-back rates indicate how the strategies might have performed had they been available during those periods. They are an average of the 1-year rates calculated for each of the strategies. Look-back rates include the current participation, floor, and cap or spread rates that apply to the strategy. The strategy charges for the High-Cap and High-Par Select strategies are not included. Please refer to the next page for more details on how the look-back rates are calculated.

S&P 500® strategies	30-year	25-year	20-year	15-year	10-year	5-year
1-Yr S&P 500® PtP Indexed Interest Strategy	7.10%	7.01%	7.29%	7.86%	7.99%	7.29%
1-Yr S&P 500® PtP Uncapped Indexed Interest Strategy	8.69%	7.86%	8.72%	9.33%	10.57%	9.26%
2-Yr S&P 500® PtP Uncapped Indexed Interest Strategy	9.28%	8.64%	9.35%	10.76%	11.33%	11.49%

Multi-Index strategies	30-year	25-year	20-year	15-year	10-year	5-year
1-Yr Multi-Index Monthly Avg Indexed Interest Strategy	7.74%	7.13%	7.77%	8.18%	8.89%	7.62%
1-Yr Multi-Index Monthly Avg High Cap Indexed Interest Strategy	9.02%	7.85%	8.54%	8.79%	9.78%	8.29%

Nasdaq-100® strategies	30-year	25-year	20-year	15-year	10-year	5-year
1-Yr Nasdaq-100® Monthly Avg Indexed Interest Strategy	8.69%	8.13%	8.91%	9.45%	10.35%	8.43%
1-Yr Nasdaq-100® PtP Uncapped Indexed Interest Strategy	14.19%	10.02%	11.17%	11.72%	14.51%	11.04%
2-Yr Nasdaq-100® PtP Uncapped Indexed Interest Strategy	15.34%	11.32%	12.95%	14.50%	16.52%	14.30%

BNPP Global H-Factor® strategies[2]	30-year	25-year	20-year	15-year	10-year	5-year
1-Yr BNPP Global H-Factor® PtP Uncapped High Par	N/A	N/A	N/A	16.11%	13.89%	5.43%
1-Yr BNPP Global H-Factor® PtP Uncapped High Par Select	N/A	N/A	N/A	18.57%	16.01%	6.23%

Index performance history — This table lists the performance of each index with no cap, participation, spread or floor rates applied. It is included for comparison purposes only.

Index	30-year	25-year	20-year	15-year	10-year	5-year
S&P 500®	9.37%	8.58%	9.91%	12.74%	13.66%	10.57%
Nasdaq-100®	16.88%	13.85%	16.68%	19.05%	21.16%	13.89%
BNPP Global H-Factor®	N/A	N/A	N/A	5.41%	4.17%	-0.41%

These historical look-back rates are as of January 15, 2026, and they are updated annually.

The actual participation and cap rates would have differed within the periods shown. The look-back 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.

[2] The BNP Paribas Global H-Factor® (established on 4/8/2022) performance shown is backtested by applying the index strategy to historical financial data when all components were available and was designed with the benefit of hindsight. Backtested performance is hypothetical and has been provided for informational purposes only. 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.

Calculating the look-back rates

The One-Year Multi-Index Monthly Average Indexed Interest Strategy look-back rates were calculated using a weighted blend (50% from the best-performing index, 30% from the second-best performing index and 20% from the third-best performing index) of the actual S&P 500® Index, Nasdaq-100® and Dow Jones Industrial Average® results (excluding dividends) over the time periods shown. In addition, the following factors were applied:

1-Yr Multi-Index Monthly Avg Indexed Interest Strategy		
Participation rate	Cap rate	Floor rate
100%	14.50%	0.00%

1-Yr High-Cap Multi-Index Monthly Avg Indexed Interest Strategy		
Participation rate	Cap rate	Floor rate
100%	25.00%	0.00%

The S&P 500® Point-to-Point Indexed Interest Strategy look-back rates were calculated using the actual S&P 500® Index results (excluding dividends) over the time periods shown. In addition, the following factors were applied:

1-Yr S&P 500® PtP Indexed Interest Strategy		
Participation rate	Cap rate	Floor rate
100%	10.50%	0.00%

1-Yr Uncapped S&P 500® PtP Indexed Interest Strategy		
Participation rate	Spread	Floor rate
100%	5.50%	0.00%

2-Yr Uncapped S&P 500® PtP Indexed Interest Strategy		
Participation rate	Spread	Floor rate
100%	4.50%	0.00%

The Nasdaq 100® Point-to-Point Indexed Interest Strategy look-back rates were calculated using the actual Nasdaq 100® Index results (excluding dividends) over the time periods shown. In addition, the following factors were applied:

1-Yr Nasdaq-100® PtP Monthly Avg		
Participation rate	Cap rate	Floor rate
100%	15.50%	0.00%

1-Yr Nasdaq-100® PtP Uncapped Indexed Interest Strategy		
Participation rate	Spread	Floor rate
100%	10.75%	0.00%

2-Yr Nasdaq-100® PtP Uncapped Indexed Interest Strategy		
Participation rate	Spread	Floor rate
100%	11.75%	0.00%

The One-Year BNPP Global H-Factor® indexed interest strategies are new, so the look-back rates are hypothetical based on how they might have performed had they been available in the time periods shown. The results are limited to when all elements of the index were available. In addition, the following factors were applied:

1-Yr BNPP Global H-Factor® Uncapped High Participation Indexed Interest Strategy		
Participation rate	Spread	Floor rate
260%	None	0.50%

1-Yr BNPP Global H-Factor® Uncapped High Participation Select Indexed Interest Strategy		
Participation rate	Spread	Floor rate
300%	None	0.50%

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

Nationwide®

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

This material is not a recommendation to buy or sell a financial product or to adopt an investment strategy. Investors should discuss their specific situation with their financial professional.

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 performance of an index is no indication of future crediting rates.

The main purpose of any life insurance product is to provide a death benefit for beneficiaries. 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. Loans and Partial withdrawals from the cash value may affect the death benefit and may require the need for additional premiums. If you choose to take loans or withdrawals, the cash value and the death benefit payable to the beneficiaries will be reduced.

High Participation Rate ("High Par") Indexed Interest Strategies generally offer greater Participation Rates than the no-High Par ("traditional") Indexed Interest Strategies. There is no guarantee that selecting a High Participation Rate Indexed Interest Strategy will result in greater interest crediting or that any interest will be credited for a particular Index Segment.

High Participation Select Rate ("High Par Select") Indexed Interest Strategies generally offer greater Participation Rates than the High Par Indexed Interest Strategies in exchange for an indexed strategy charge deducted at the time an Index Segment is created. There is no guarantee that selecting a High Par Select Indexed Interest Strategy will result in greater interest crediting or that any interest will be credited for a particular Index Segment.

High Cap Rate Indexed Interest Strategies generally offer greater Cap Rates than non-High Cap Rate Indexed Interest Strategies in exchange for an Indexed Interest Strategy charge deducted at the time an Index Segment is created. There is no guarantee that selecting a High Cap Indexed Interest Strategy will result in greater interest crediting than Indexed Interest Strategies that do not offer a High Cap Rate or that any interest will be credited for a particular Index Segment.

The BNP Paribas Global H-Factor® Reference Index ("BNPP Global H-Factor®") uses volatility control and excess return methodologies. Volatility control reference indices tend 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. Excess return indices include calculation elements that reduce Reference Index performance, including that they do not allocate to any interest-bearing cash rate allocations. BNPP Global H-Factor® also deducts notional index management expenses deducted in calculating Reference Index performance. These deductions will reduce the potential positive change in the Reference Index performance and increase the potential negative change in the Reference Index performance used in the interest crediting formulas. Because of this, an excess return version of an index will have lower performance than a total return version of the same index would, especially in high interest rate environments. 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.

This product is not sponsored, endorsed, sold or promoted by BNP Paribas or any of its affiliates (collectively, "BNP Paribas") or any third-party licensor of information to BNP Paribas. Neither BNP Paribas nor any other party (including without limitation, New Age Alpha LLC ("NAA"), any calculation agents or data providers) make any representation or warranty, express or implied, regarding the advisability of purchasing this product. The BNP Paribas Global H-Factor® Index (the "Index") is the exclusive property of BNP Paribas with no ownership claim made with respect to H-Factor®, which is a registered trademark owned by NAA and licensed to BNP Paribas for the limited purpose of creating and licensing the Index, and all NAA indices and any index data thereto that are components of the Index. BNP Paribas and the Index are service marks of BNP Paribas and have been licensed for use for certain purposes by Nationwide Life and Annuity Insurance Company. Neither BNP Paribas nor any other party has or will have any obligation or liability to owners of this product in connection with the administration or marketing of this product, and neither BNP Paribas nor any other party guarantees the accuracy and/or completeness of the Index or any data included therein.

The "S&P 500®" is a product of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and has been licensed for use by Nationwide. S&P®, S&P 500®, US 500, The 500, iBoxx®, iTraxx® and CDX® are trademarks of S&P Global Inc. or its affiliates ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"). Nationwide Indexed Universal Life Accumulator III is not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P or their respective affiliates, and none of such parties make 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 Products have not been passed on by the Corporations as to their legality or suitability. The Products are not issued, endorsed, sold or promoted by the Corporations. **THE CORPORATIONS MAKE NO WARRANTIES AND BEAR NO LIABILITY WITH RESPECT TO THE PRODUCTS.**

Nationwide may discontinue any index that becomes unavailable (i.e., is no longer published) or the calculation of which is substantially changed. Nationwide may substitute with a comparable index or may adjust the method of calculating index segment interest.

Guarantees are subject to the claims-paying ability of the issuing insurer. Products are issued by Nationwide Life and Annuity Insurance Company, Columbus, Ohio.

Nationwide and the Nationwide N and Eagle are service marks of Nationwide Mutual Insurance Company.
©2026 Nationwide

FLM-1737AO (03/26)