



Nationwide®
is on your side

Nationwide Multi-Life Guaranteed Issue Program

Individual life insurance coverage for groups

Nationwide® Indexed UL Accumulator III

Nationwide Multi-Life Guaranteed Issue Program

For groups of key individuals, Nationwide offers guaranteed-issue individual life coverage through a fully-digital, multi-life platform — simplifying case setup, streamlining underwriting and helping businesses facilitate individual life insurance coverage for a selected class of key employees.



Guaranteed issue offering within eligibility guidelines



Fully-integrated digital experience and platform



Individual life coverage, simplified for groups

Eligibility¹

Guaranteed issue offering is contingent on meeting the following requirements:

- Minimum of 10 lives
- Maximum age of 70 for individuals
- Average group age of 55 or less
- Employer-employee relationship
- Favorable answers to knockout questions
- 90% mandatory participation
- Maximum coverage amounts driven by a benefit formula (up to \$5M per life)
- Active key employees (executives, senior management, or highly compensated professionals)

Rate Classes

- Executive Non-Tobacco and Tobacco rate classes

Maximum death benefit formula¹

To determine maximum death benefit for individuals, multiply the number of lives by the appropriate ownership column.

Number of lives	Corporate-owned ¹	Employee-owned
10-14	\$40,000	\$25,000
15-20	\$45,000	\$30,000
21-29	\$50,000	\$35,000
30-40	\$55,000	\$40,000
41+	\$60,000	\$45,000

Examples:

- If corporate-owned, a case of 25 lives would have maximum death benefit of \$1,250,000 per participant (25 x \$50,000 = \$1,250,000).
- If employee-owned, a case of 25 lives would have maximum death benefit of \$875,000 per participant (25 x \$35,000 = \$875,000).

¹ Policies may be owned by corporations, but this program is not intended to be used as a financial asset, balance sheet or financing tool (e.g., COLI business).

A fully digital experience for multi-life new business

Nationwide's Multi-Life Guaranteed Issue platform helps streamline the new business process — from intake and census upload to applications, e-signatures and eDelivery — so you can efficiently submit and manage multi-life cases.



End-to-end digital experience on single integrated platform



No duplicate data entry — intake, census, and illustration details are automatically carried forward



Real-time dashboard visibility into each participant and overall case status

1

Financial Professional accesses Nationwide's Multi-Life Guaranteed Issue platform (via the [Nationwide Sales & Service Center](#)) to complete the intake form and upload the census.

2

Once reviewed, Nationwide sends a preliminary approval email. The Financial Professional completes licensing and uses the web-based illustrator to generate and provide the aggregate illustration ID.

3

The Financial Professional then initiates the application (with most inputs pre-filled).

4

Once complete, the Financial Professional sends link to all participants to complete three personal/medical history questions and provide e-signatures.

5

Once reviewed and all changes are final, the Financial Professional e-signs the application (via DocuSign) and completes the application process.

6

If not employee-owned, owners sign once with bulk e-signature. If employee-owned, employees sign individually.

7

Case moves into premium payment and group issuance. You can expect fast and secure e-delivery of the policy packet within 1-2 business days.

Product overview: Nationwide® Indexed UL Accumulator III

Permanent life insurance designed for clients seeking death benefit protection.

Product Type

Flexible-premium fixed and index-linked universal life insurance designed for death benefit protection and tax-advantaged income potential² via loans or partial surrenders of the cash value.

Indexed interest strategies

A diverse lineup of strategies to help serve client needs throughout the life of the policy.

Strategies		Current rates ³			
		Cap rate	Par rate	Spread	Charge ⁴
S&P 500®	1-Yr S&P 500 Point-to-Point (PtP)	10.50%	100%	N/A	N/A
	1-Yr S&P 500 PtP Uncapped	N/A	100%	5.50%	N/A
	2-Yr S&P 500 PtP Uncapped	N/A	100%	4.50%	N/A
Multi-index	1-Yr Multi-Index Monthly Average	14.50%	100%	N/A	N/A
	1-Yr Multi-Index Monthly Average High Cap	25.00%	100%	N/A	0.55%
Nasdaq-100	1-Yr Nasdaq-100 Monthly Average	15.50%	100%	N/A	N/A
	1-Yr Nasdaq-100 PtP Uncapped	N/A	100%	10.75%	N/A
	2-Yr Nasdaq-100 PtP Uncapped	N/A	100%	11.75%	N/A
BNPP Global H-Factor®	1-Yr BNPP Global H-Factor® PtP Uncapped High Par	N/A	260%	N/A	N/A
	1-Yr BNPP Global H-Factor® PtP Uncapped High Par Select	N/A	300%	N/A	0.75%

All options include a guaranteed 0% floor rate. (The current floor rate for the BNPP Global H-Factor® strategies is 0.5%.)

Fixed interest strategies

Current: 4.25%; guaranteed: 1%

² Nationwide Indexed UL products are individual index-linked universal life insurance contracts that offer life insurance protection and the potential for cash value accumulation. References to income, and/or retirement income are not intended to imply that this product is a retirement plan or that is an alternative to qualified retirement plans. References to retirement income are meant to explain that clients may regularly access the policy's cash value through partial surrenders and loans. In certain situations, this option may be beneficial for a client as supplemental retirement planning or savings. Generally, clients should use this strategy when they have already fully utilized tax advantaged plans available to them (401, IRA, 529 Plans, etc.) It is important for clients to understand that loans and partial surrenders taken from the cash value may affect the death benefit and may require the need for additional premiums to be paid. Surrender charges may apply for early surrenders and partial surrenders. Surrenders may be subject to income tax.

³ Current rates are effective as of March 7, 2026, and are subject to change. Please contact the Life Insurance Solutions Center at 1-800-321-6064 for current rate information.

⁴ The indexed strategy charge is applied at the creation of an index segment and deducted from the amount applied to that segment.

Performance Lock⁵

The Performance Lock feature is available on all uncapped indexed interest strategies, enabling policyholders to lock in gains once their chosen Performance Lock Percentage is reached.

Nationwide IUL Rewards Program[®]

*Guaranteed if eligibility requirements are met

Benefits: This program credits additional interest at an annualized rate of 0.20% starting in year 11 if requirements are met; the credit is applied monthly as long as the policy is in force. This includes prorated interest on any accumulated value taken from an index segment for loans or partial withdrawals.

Monitoring is included to help your clients stay on track for eligibility; catch-up premiums are interest-free.

Requirements: The total premium (minus any policy loans, unpaid loan interest and partial withdrawals) must equal or exceed a test of net accumulated premium, which occurs at the beginning of policy years 6 and 11.

Death benefit options

1. Level
2. Increasing

Specified amount

\$100,000 minimum

Additional riders and benefits

*Riders usually have an additional cost; the rider name and availability might vary by state

- Change of Insured Rider
- Overloan Lapse Protection Rider II
- Surrender Value Enhancement Rider
- Terminal Illness Benefit
- Additional Term Rider



⁵ The Performance Lock Percentage is based on the index's raw performance, and all other interest crediting parameters, such as the participation rate, spread and floor percentage, will factor in after the percentage selected.



Frequently Asked Questions

Can participants live in different states?

Yes

Can participants have different death benefits?

Yes, up to the maximum determined by the ownership structure and multiples detailed on page 2.

Will previous underwriting history be considered?

Yes, previous history can affect eligibility.

What is the turnaround time?

Review of the initial case design should be completed within 1-2 business days (when complete information is provided at intake).

How much should employees earn to be considered executive or “top hat”?

\$150,000 annually or top percentile of their organization for the purposes of this program.

In which states will the program available?

All states except New York. The program is not offered in Puerto Rico or the Virgin Islands.

What does *Guaranteed Issue* mean within this program?

If the insured is within the eligibility guidelines (see page 2), including answering favorably to the knockout questions and does not disqualify due to prior history or in-force insurance limits, they are guaranteed underwriting approval without the need for labs or medical information.

Why Nationwide®

Nationwide has been helping your clients protect what's important to them since 1926, and that includes **providing life insurance solutions for 90 years**. Our integrity and capital strength mean you get a partner invested in growing your business and protecting your clients' futures. Some of our competitors have exited the industry, but Nationwide continues to grow and invest in our life insurance business.

We offer a comprehensive range of transparent solutions for clear and reliable coverage that empowers financial professionals and your clients to make confident, informed decisions.

100
years as a
mutual company

Helping members protect
what's important since
1926

Top 3
life insurer
Based on total premiums
LIMRA (Q4 2025)



Affirmed: 04/12/25



Affirmed: 11/07/25



Affirmed: 10/28/25

These ratings and rankings reflect rating agency assessment of the financial strength and claims-paying ability of Nationwide Life Insurance Company and Nationwide Life and Annuity Insurance Company and are subject to change at any time. Such ratings refer only to the overall financial status and is not a recommendation of the company. They are not intended to reflect the investment experience or financial strength of any variable account, which is subject to market risk. Because the dates are updated only when there's a change in the ratings, the dates above reflect the most recent ratings we have received.



**Contact us to learn more about the Nationwide
Multi-Life Guaranteed Issue Program**

**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



FOR INSURANCE PROFESSIONAL USE — 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

This material is not a recommendation to purchase any specific product or strategy. Clients should discuss their specific situation with their financial professional.

This program provides individual life insurance coverage for groups of key individuals. Policies issued through the program are individual life insurance policies. This program is not group life insurance, and references to employer-facilitated availability, key-employee eligibility or ownership structure are not intended to describe a qualified plan, retirement plan or Institutional Life Insurance arrangement.

Guaranteed issue within this program means underwriting approval for eligible insureds who satisfy program requirements, including favorable answers to required knockout questions, and who are not otherwise disqualified due to prior history or in-force insurance limits. Policy issuance is not automatic and remains subject to completion of required application, signature and processing steps.

Availability through an employer or business does not change the fact that the coverage is individual life insurance. Employer involvement may be limited to facilitating access to the program, communication or case administration, depending on the case design. Coverage terms, eligibility, ownership and policy obligations remain subject to the individual policy and program rules.

Corporate-owned or employee-owned case designs describe possible ownership structures within the program. They do not change the fact that coverage is being offered as individual life insurance under program rules, and they should not be read to describe COLI, BOLI, ICOLI or another Institutional Life Insurance arrangement unless expressly stated.

Mentions of executives, key employees or similar participant classes describe program eligibility parameters, not special rate treatment, guaranteed policy issuance for all members of a class or participation in an employee benefit plan.

Any discussion of tax-advantaged growth, accumulation potential, income potential or similar concepts describes policy features of a permanent life insurance contract and a potential use of policy values through loans or withdrawals. It is not intended to mean that the policy is a retirement plan, a qualified plan or a substitute for 401(k), IRA or other tax-advantaged retirement arrangements. Loans and withdrawals will reduce the death benefit and cash value and may require additional premium to keep the policy in force.

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.

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.

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.

To receive the Nationwide IUL Rewards Program benefit in Nationwide IUL Accumulator III, net premium payments (all premium paid minus any loans or partial surrenders) must satisfy an accumulated premium test at the start of policy year 6 and 11. 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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Guarantees are subject to the claims-paying ability of the issuing insurer. Products are issued by Nationwide Life and Annuity Insurance Company, Columbus, Ohio.

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