Nationwide®

Participating Whole Life:

The premium behind the potential

Participating whole life insurance may sound appealing, but it could come with an additional cost. With participating whole life, clients typically pay higher premiums. Dividends, if declared, may be returned to policyholders, but they are not guaranteed and will vary based on the carrier's performance.

See the difference in annual premiums for $500,000 in death benefit coverage across two competitor examples[1], assuming a 20-pay and Preferred Nontobacco rating.

	Age	Nationwide Whole Life	Participating Whole Life Carrier A[2]	Participating Whole Life Carrier B[2]
Male	60	$16,690	$26,305	$25,025
	65	$19,165	$32,235	$29,800
Female	60	$15,100	$24,125	$23,325
	65	$17,585	$29,135	$27,980

[1]Not meant to represent all people in all situations. Participating whole life may be a better fit for clients who are comfortable with higher premiums and want the potential for dividends if declared. Non-participating whole life may be a better fit for clients who prioritize lower premiums and more straightforward guaranteed values.

[2]Carrier A and B are illustrated with paid-up additions.

With Nationwide Whole Life, clients receive predictable, guaranteed values, without dependence on uncertain dividends, backed by a company with a long history of serving policyholders.

Contact your wholesaler today to learn more about the benefits of Nationwide Whole Life.

• 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.

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

All competitive information is believed to be current as of July 2026 and based on illustrations from Winflex Web version: 3.261.1c; System Version 6.133.0. All information presented is reliable as of the date of comparison, and Nationwide has made every effort to make sure it is reliable; however, it's possible that there are differences between the products compared which are not reflected and/or of which we are unaware. For this reason, its completeness and accuracy cannot be guaranteed. This information may change at any time.

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