



**Nationwide**<sup>®</sup>  
is on your side



Life insurance

# Experience the Nationwide<sup>®</sup> difference

[Learn more](#)

FOR FINANCIAL PROFESSIONAL USE — NOT FOR DISTRIBUTION TO THE PUBLIC



# The value of having Nationwide on your side

When you choose us for your life insurance business, you get more than a holistic suite of products. You get a partner dedicated to helping you grow your business by consistently providing extraordinary experiences that make your clients feel confident about investing in their future.

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### GENUINE VALUES

### COMMITTED PARTNERSHIPS

### ADAPTABLE SUITE OF PRODUCTS

- Indexed Universal Life
- Variable Universal Life
- No-Lapse Guarantee Universal Life
- CareMatters®
- Long-Term Care Rider
- Living Benefit Features
- Term Life
- Whole Life

### ACCESSIBLE SERVICES AND SUPPORT

- Underwriting
- Reliable support
- Resources



Contact your Nationwide team to learn more.



### Genuine values

We have a history of making decisions based on the value that they'll bring to you and your clients.



### Committed partnerships

We've been committed to building relationships and keeping our promises for nearly 90 years in the life insurance industry.



### Adaptable suite of products

We provide an extensive set of life insurance products and features that are flexible to meet your clients' evolving needs.



### Accessible services and support

We offer the digital tools and knowledgeable associates needed to streamline the process before, during and after the sale.



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# Genuine values

As a mutual company, we have the unique ability to put you and your clients first. That means we can take the time to listen to your point of view and then make business decisions that add value for everyone involved.



## Keeping your clients' best interests in mind

We've never increased cost of insurance rates for in-force policyholders and we've always paid persistency bonuses, even when they weren't guaranteed.



## Providing relief when it's needed

We joined national and local partners to provide \$5 million in pandemic relief grants from the Nationwide Foundation to support individuals and families impacted by COVID-19.



American Red Cross



## Maintaining our commitment to you and your clients

- We've been in the life insurance business since 1935 and a leading innovator of long-term care since 1999.
- Our compassionate claims representatives provide dedicated support to clients' loved ones in their moment of need.



Investopedia

Best Overall Life Insurance Company 2023



Forbes and Statista

America's Best Insurance Companies 2023 award list



U.S. News & World Report

Best Life Insurance Companies of 2023



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# Committed partnerships

The best partnerships are built on a common goal. Ours is to help build your business by strengthening the relationships you have with your clients. We get results by providing:



## Goals that align with yours

- Access to underwriters who work directly with you to issue policies
- Advanced Consulting professionals who assist with the most complex cases
- Responsive wholesalers who learn your preferences and are here to support you when you need them



## Resources to inspire meaningful client conversations

- Thoughtful insights and education for perspective on today's most relevant topics through client-ready materials, webinars and tools
- Our Nationwide Retirement Institute® and Advanced Consulting Group offer relevant research and actionable tools to help grow your business on topics such as:
  - Social Security planning
  - Tax-efficient retirement income planning
  - Health care in retirement
  - Long-term care planning



## A simplified client experience

- Clear, user-friendly resources make it easier for clients to understand their options
- An intuitive digital experience helps policyowners conveniently manage their account and pay premiums online
- We received DALBAR's Communications Seal of Excellence for Consumer and Financial Professional web experience



# A strong partner for you

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Total assets:  
**\$270.2 billion**

Claims & benefits paid to members in 2022:  
**\$18.8 billion**

Total sales:  
**\$56.8 billion**

Total adjusted capital:  
**\$24 billion**

Net operating income:  
**\$1.4 billion**

Total investment portfolio:  
**\$123.6 billion**

The financial results featured here can be found in Nationwide's 2022 Annual Report.

We are a **FORTUNE 100** company



received: 10/17/02; affirmed: 12/1/22  
The second highest of 16 ratings



received: 3/10/09; affirmed: 5/27/20  
The fifth highest of 21 ratings



received: 12/22/08; affirmed: 5/16/23  
The fifth highest of 21 ratings

These ratings and rankings reflect rating agency assessment of the financial strength and claims-paying ability of Nationwide Life Insurance Company and are subject to change at any time. 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.



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# Adaptable suite of products

It's our mission to protect people, businesses and futures with extraordinary care. That includes offering a broad product suite with features to meet your clients' unique needs and financial goals over time.

Holistic  
product suite

Flexible  
features

Solutions that meet your  
clients' needs over time



# Adaptable suite of products

## Indexed Universal Life



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### Products to meet their needs

#### Indexed Universal Life (IUL)

- Designed to be low-cost without highly leveraged features with significant charges that can undermine your client's future income
- Offers new volatility control indices to help reduce the impact of erratic market performance on crediting rates; available in Nationwide IUL Accumulator II 2020
- Optional Long-Term Care Rider

### Marketing materials



Nationwide IUL Protector II 2020 client guide



Nationwide IUL Protector II 2020 product overview



Nationwide IUL Accumulator II 2020 client guide



Nationwide IUL Accumulator II 2020 product overview



Nationwide Survivorship IUL 2020 client guide



Nationwide Survivorship IUL 2020 product overview



Not all IUL products are created equal — and neither are their index options and costs



Show clients a 3-pronged approach to managing market volatility



J.P. Morgan Mercury<sup>SM</sup> Index client guide



BNP Paribas Global H-Factor<sup>®</sup> Index client guide



IUL cost comparison



# Adaptable suite of products

## Variable Universal Life



### Products to meet their needs

#### Variable Universal Life (VUL)

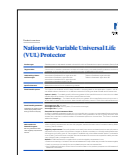
- An investment lineup that includes several 4- and 5-star Morningstar ratings
- 3 indexed options with guaranteed minimum interest rates
- Optional cash indemnity Long-Term Care Rider
- Guarantees to help build confidence — Our Nationwide VUL Rewards Program® ensures that clients who satisfy certain requirements either enhance their growth potential or lower the cost of their policy



### Marketing materials



Nationwide Variable Universal Life Protector client guide



Nationwide Variable Universal Life Protector product overview



Nationwide Variable Universal Life Accumulator client guide



Nationwide Variable Universal Life Accumulator product overview



Policy management 1-pager



Top reasons to select Nationwide VUL sales idea



Nationwide Variable Universal Life investment choices guide

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# Adaptable suite of products

## No-Lapse Guarantee Universal Life



### Products to meet their needs

#### No-Lapse Guarantee Universal Life

- No-lapse guarantee options to ages 70 and 120
- A competitively priced death benefit solution
- Optional Return of Premium Rider available
- Optional Long-Term Care Rider
- Chronic Illness, Critical Illness and Terminal Illness benefits, which are included on most policies



### Marketing materials



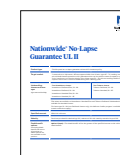
Nationwide No-Lapse Guarantee Universal Life client guide



Wealth transfer with the LTC Rider II sales idea



Automated Premium Monitor client guide



Nationwide No-Lapse Guarantee Universal Life II product highlights

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# Adaptable suite of products

## CareMatters®

Linked-benefit policies that offer guaranteed LTC benefits, a premium that will never increase and a guaranteed death benefit, whether LTC benefits are used or not.

### Cash indemnity benefits



#### Products to meet their needs

##### Nationwide CareMatters® II<sup>1</sup>

- Long-term care coverage for individuals
- Offers the most options for customizing policies to meet the needs of your clients

##### Nationwide CareMatters Together<sup>SM</sup>

- New in 2023!<sup>2</sup>
- Shared pool of LTC benefits for couples
- Helps remove the guesswork over how much coverage to purchase for each

### Multiple premium schedules

### Inflation protection options



#### Marketing materials



Top reasons to consider CareMatters II



Top reasons to consider CareMatters Together



CareMatters II client overview



CareMatters Together client overview



Tax guide for business owners white paper



CareMatters Together conversation starter

## All Nationwide long-term care (LTC) solutions offer clients the flexibility to choose how and where to receive care

- Our industry-leading cash indemnity design means there's no need to submit monthly bills or receipts
- Nationwide places no restrictions<sup>SM</sup> on how the benefits are spent
- This design allows policyowners to use 100% of their benefits for informal care, including care provided by family members or friends<sup>3</sup>

<sup>1</sup> Nationwide YourLife CareMatters® is our linked-benefit LTC product in New York. Please contact Nationwide for product-specific literature for that state. CareMatters II is available in all other states except Montana.

<sup>2</sup> CareMatters Together is available in most states. Contact Nationwide for current availability.

<sup>3</sup> A U.S.-licensed health care practitioner must state that informal care (which includes care provided by family members or friends) is appropriate in the plan of care. Clients should talk to their tax professional about potential tax implications.



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# Adaptable suite of products

## Long-Term Care Rider



Solutions to help clients get  
more from their policy

### The Long-Term Care Rider II

- Offers policyowners the ability to use their LTC coverage if they need it or provide an income tax-free death benefit to their beneficiaries if they don't
- Available on a range of products



Product guide<sup>4</sup>



Top reasons to  
consider LTC Rider II



Marketing  
materials



LTC Rider II You're  
the one in control  
case study<sup>5</sup>

### Long-term care (LTC) solutions offer clients the flexibility to choose how and where to receive care

- Our industry-leading cash indemnity design means there's no need to submit monthly bills or receipts
- We place no restrictions on how the benefits are spent
- This design allows policyowners to use 100% of their benefits for informal care, including care provided by family members or friends<sup>5</sup>

<sup>4</sup> This version is approved for use in LTC compact states. Contact Nationwide for noncompact versions.

<sup>5</sup> A U.S.-licensed health care practitioner must state that informal care (which includes care provided by family members or friends) is appropriate in the plan of care. Clients should talk to their tax professional about potential tax implications.



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# Adaptable suite of products

## Living Benefit Features



Solutions to help clients get more from their policy

### Our Living Access Benefits Suite includes:

- Chronic Illness Benefit
- Critical Illness Benefit
- Terminal Illness Benefit



Marketing materials



Financial professional guide



Living Access Benefits overview for clients



Side-by-side comparison

### Living Benefit Features to help clients face the unexpected

- One of the most comprehensive suites of Living Benefit Features available
- Automatically included on eligible life insurance policies for no initial cost or monthly fee<sup>6</sup>  
Designed to be easier for the policyowner to understand which benefit is available and how much the death benefit will be impacted

<sup>6</sup> Most riders that customize a policy to fit individual needs carry an additional charge. With Nationwide, the Chronic, Critical and Terminal Illness benefits have no initial cost or upfront monthly charge. There is a cost incurred if the benefit is exercised.



# Adaptable suite of products

## Term Life



### Solutions to help clients get more from their policy

#### Nationwide Term Life

- Guaranteed Level Term is generally a good fit for young families looking for affordable protection
- Can be converted to any flexible-premium permanent life insurance policy
- Conversion is allowed for the term duration or to age 65 years, whichever is less
- Chronic Illness, Critical Illness and Terminal Illness benefits are included on most policies



### Marketing materials



Nationwide Guaranteed Level Term case study



Nationwide Guaranteed Level Term client guide



Nationwide Guaranteed Level Term product overview



Term conversion program brochure



Why Nationwide for term life 1-pager



Term life insurance for mortgage payoff

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# Adaptable suite of products

## Whole Life



### Solutions to help clients get more from their policy

#### Nationwide Whole Life

- Provides coverage for an individual's entire life, rather than for a specified term; a savings component, called cash value, builds over time
- Offers premium rates, cash values and death benefits that are all guaranteed
- Gives clients plenty of choices for protection, including lower minimum coverage amounts of \$10,000 and a selection of payment lengths: level premiums to age 100 or for 20 years
- Chronic Illness, Critical Illness and Terminal Illness benefits included on most policies



### Marketing materials



Protect your family with whole life insurance from Nationwide



Nationwide Whole Life product guide



Nationwide Whole Life product overview

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# Accessible services and support

## Underwriting

We're focused on building strong underwriting relationships by consistently meeting our service level agreements (SLAs) and offering direct access to underwriters and underwriting leaders who understand the need for responsiveness and clear communication on your cases.



### Innovation

- Our Nationwide® Intelligent Underwriting process helps get an underwriting decision faster with fewer attending physician statements and less need for additional underwriting requirements<sup>7</sup>
- An accelerated process is offered for some of the healthiest clients by eliminating the exam and lab work for a wide range of rate classes (Standard or better, including Tobacco)
- Clients no longer need to take a full paramedical exam; only an abbreviated exam is necessary when needed; the examiner will collect height, weight, blood pressure and pulse information and urine and blood samples



### Timesaving technology

- Real-time status on your firm's submitted applications with the Life Pending Business Tracker
  - E-delivery of policies using DocuSign
  - An online interview is now available on our Intelligent Underwriting process in all distributions

<sup>7</sup> Nationwide's Intelligent Underwriting process can be used on cases involving persons age 18 or older and for face amounts of \$100,000 or more.



# Accessible services and support

## Underwriting

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We're focused on building strong underwriting relationships by consistently meeting our service level agreements (SLA) and offering direct access to underwriters and underwriting leaders who understand the need for responsiveness and clear communication on your cases.



### Consistency

- Even during the COVID-19 pandemic, we did not apply restrictions to considering applicants based on their age, table ratings or comorbid conditions
- We have continued programs such as the Wellness Credits, Competitive Match and Term + Perm underwriting programs
- Intelligent Underwriting is offered for cases involving ages 18 or older and face amounts of \$100,000 or more
- Accelerated underwriting is available for rate classes through Nontobacco Standard and Tobacco Standard
- Alternative medical requirements (such as electronic medical records, LabPiQture results and physicals with labs completed by a personal physician up to 24 months ago) can be accepted

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# Accessible services and support

## Reliable support

You have direct access to a knowledgeable, highly skilled team that is dedicated to you.



### Seasoned wholesalers

Our wholesalers are specialists in their field and will partner with you individually, consulting on your business and advocating for your cases.



### Product and industry specialists

Our specialists are here to help resolve your questions quickly.



### Advanced Consulting Group

These specialists are on call to help solve complex client challenges on topics such as taxes, retirement and estate planning.



### The Nationwide Retirement Institute®

These consultants are available to provide thought leadership and valuable insights.

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# Accessible services and support

## Resources

These resources make it easier to understand and manage our products.



### Policy management tools

Simple policy management tools such as dollar cost averaging, notification of a switch from death benefit option 2 to option 1, fund-directed monthly deductions, in-force illustrations, Automated Premium Monitor and Automated Income Monitor help members achieve their protection goals and provide transparency.

- Automated Premium Monitor
  - Helps keep policy guarantees on track for their policy's no-lapse guarantee
- Automated Income Monitor
  - Automates the way income is managed and sends alerts when adjustments are needed



### Customized illustration output

This helps explain retirement income and internal rate of return to your clients.



### Asset management tools

Easy-to-use tools such as online rate of return (which is updated with every financial transaction), fund alerts and automatic asset rebalancing make selecting VUL investments easier.



### Online account access

This makes it easy for clients to manage their policies and pay premiums online and via the Nationwide Mobile app.



### Caregiver Advocate<sup>8</sup>

Available free of charge to clients who have Nationwide life insurance with long-term care coverage, this service helps simplify the process of finding care. Clients can also invite loved ones and caregivers to access the full site. There they can learn about LTC, estimate costs and explore partner offers to help with healthy and independent living for as long as possible.

<sup>8</sup> Caregiver Advocate is available at no additional cost. It might not be available in some states/territories or in some products. Caregiver Advocate is administered by illumifin. Nationwide is not affiliated with illumifin. Caregiver Advocate is subject to availability and may be modified, suspended or terminated at any time. Access to the services available through Caregiver Advocate will terminate if the owner terminates or surrenders their contract with Nationwide. Caregiver Advocate is provided as a service to you by Nationwide. Caregiver Advocate is a third-party vendor site that is not hosted or affiliated with Nationwide, and Nationwide is not responsible for the content or the accuracy of any information or materials located on the site.



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In recommending a carrier for your next case, consider the following questions:

- How important is it to recommend a strong mutual carrier that is committed to serving you, your financial professionals and their clients?
- How important are guarantees, low costs and transparency?
- How important is having strong, automatic policy management tools to help ensure that the policy performs even during times of uncertainty?



## We're here to help.

For more information, call your wholesaler or one of the resources below.

**Life Insurance Solutions Center**

1-800-321-6064

**World Financial Group Solutions Center**

1-855-455-4139

**Brokerage General Agents Solutions Center**

1-888-767-7373

**Producer Group Solutions Center**

1-844-867-8159



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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.

The main purpose of any life insurance product is to provide a death benefit for the beneficiaries. When evaluating the purchase of a variable life insurance product, your clients should be aware that variable products are long-term investments designed for retirement. Investing involves market risk, including the possible loss of the money they've invested. Variable products allow your clients to choose the amount of life insurance protection that's right for them that has an additional cost associated with it. If they don't pay enough premium into the policy, the policy could lapse. Make sure that variable life insurance meets your clients' long-term life insurance need.

The underlying variable investment options are not publicly traded mutual funds and are not available directly for purchase by the general public. They are available only through variable life insurance policies issued by a life insurance company.

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 premiums in the policy. This policy allows for flexible premium payments, but it's important to adequately fund it to keep it in force and to help meet your clients' needs and those of their beneficiaries.

Guarantees are backed by the claims-paying ability of Nationwide Life and Annuity Insurance Company. The financial strength of Nationwide is not intended to reflect the investment experience of a variable account, which is subject to market risk.

When choosing a product, make sure that life insurance and long-term care insurance needs are met. 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, and long-term care coverage linked to 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.

Keep in mind that the payment of long-term care rider benefits, as an acceleration of the death benefit, will reduce both the death benefit and cash surrender value of the policy. Additionally, loans and withdrawals will also reduce both the cash value and the death benefit. Care should be taken to make sure that life insurance needs continue to be met even if the rider pays out in full, or after money is taken from the policy. There is no guarantee that the rider will cover the entire cost for all of the insured's long-term care, as this may vary with the needs of each insured. Nationwide pays the long-term care benefit to the policyowner; there is no guarantee that the policyowner will use the benefit for long-term care expenses if the policy is owned by someone other than the insured.

Products and riders might not be available in some states. Please contact Nationwide to determine product availability in your state.

Nationwide CareMatters II is a cash indemnity product that pays LTC benefits when the insured person is certified to have a qualifying condition and a need for LTC services. Bills and receipts showing actual expenses do not have to be submitted for payment of benefits once a claim has been approved. Each year, the policyowner can receive, tax free, the greater of the HIPAA per diem amount or actual LTC costs incurred. However, benefits may be taxable under certain circumstances. You may receive, tax free, the greater of the HIPAA per diem in the year of your claim or your actual qualified LTC expenses incurred. Taxpayers should consult with their tax and legal advisors about their specific situation.

Products are issued by Nationwide Life Insurance Company or Nationwide Life and Annuity Insurance Company, Columbus, Ohio. The general distributor for variable products is Nationwide Investment Services Corporation (NISC), member FINRA, Columbus, Ohio. The Nationwide Retirement Institute is a division of NISC.

Testimonials are not representative of the experience of other clients, are no guarantee of future performance or success, and are not paid endorsements.

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