



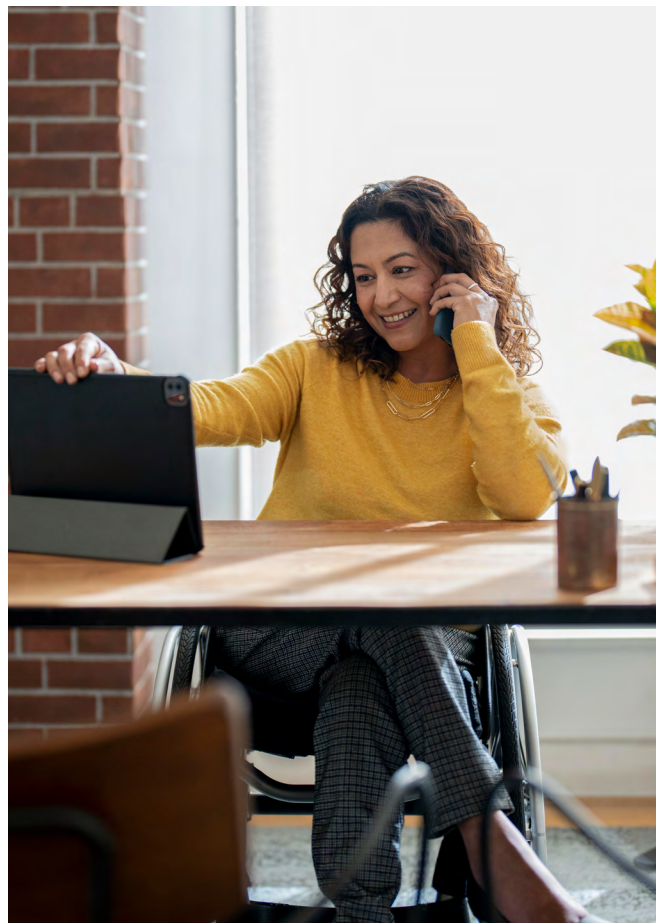
Life Insurance | IUL Policy Management

# Nationwide® IUL Performance Lock

Nationwide is introducing IUL Performance Lock, a powerful enhancement designed to give you greater control, transparency and efficiency in helping clients manage their policies.

Performance Lock allows you to set Performance Lock percentages<sup>1</sup> on behalf of your clients within eligible uncapped indexed interest strategies so gains can be locked in during the segment period, helping your clients navigate market volatility while supporting long-term cash value accumulation potential.

Available on Nationwide's website, this tool streamlines post-issue policy management and makes it easier to position Nationwide IUL solutions as part of your clients' broader financial plans.



<sup>1</sup>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 is selected.

Cash value is received via loans and withdrawals. Loans and withdrawals from the cash value may affect the death benefit and may require the need for additional premiums. If your client chooses to take loans or withdrawals, the cash value and the death benefit payable to your client's beneficiaries will be reduced. Surrender charges may apply for early surrenders and partial surrenders. Surrenders may be subject to income tax.

# How it works

Performance Lock is an optional feature available on uncapped indexed interest strategies for Nationwide IUL Accumulator III.

It allows you to set a target Performance Lock percentage for a segment on your client's contract. If the index reaches or exceeds that value on any market close during the segment period, that day's index value becomes the ending value for that segment. The segment then uses this ending value to calculate indexed interest at the end of the segment period.

## How Performance Lock works

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### Choose a Performance Lock percentage

- Select a Performance Lock percentage for an eligible indexed interest strategy before new segments are created.
- The same election applies to all new segments in that strategy until it is changed or canceled.

**IUL management**

You'll see several options below. You can choose multiple, or just one if you prefer.

**Allocation changes**  
Change how premium payments are invested as well as how the value is allocated when investments mature.

**One-time transfer**  
Transfer from fixed interest strategy to indexed strategies.  
Estimated amount available to transfer: **\$1,667.20**  
\*This amount is net of the total cost of insurance for the year.

**Performance Lock**  
Set or edit Performance Lock percentages for future or eligible open and unlocked segments. See the Performance Lock Guide (PDF).

Manage Performance Lock

Strategies with Performance Lock  
None at this time

Buttons: Cancel, Back, Continue

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### Track the index during the segment

- Throughout the segment period, Nationwide monitors the index's raw performance relative to the chosen Performance Lock percentage.

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### Lock when the target is reached

- If the index's raw performance reaches or exceeds the chosen Performance Lock percentage on any market close during the segment, we will use the index value for that day as the ending value for the segment.
- Once locked, the Performance Lock for that segment cannot be changed.

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### Final indexed interest is still subject to strategy crediting parameters

- At the end of the segment, the policy applies the strategy's participation rate, spread, floor and other strategy parameters to the locked index performance.
- As a result, the final credited rate may be higher or lower than the elected Performance Lock percentage, depending on the strategy parameters.
- If the index never reaches the Performance Lock percentage, the segment functions normally and uses the actual ending index value.

**IUL management**

**Set and apply Performance Lock percentages**

The next review date is 4/15/2025. Changes must be submitted before 5:59 p.m. ET. What's the review about?

**Performance Lock percentage election**  
When an eligible strategy is created, you may choose a Performance Lock percentage for each of the eligible strategies. If the index growth rate reaches or surpasses that percentage, the index value on that day will be used in place of the then ending value. Locking in performance after the performance lock percentage is determined, all other crediting parameters are applied to calculate the final credited amount. This means the actual amount credited may be higher or lower than the Performance Lock percentage since the participation rate or spread may be available Performance Lock funds (PDF).

**Strategies available for Performance Lock**

Set up Performance Lock percentage elections for any of these eligible strategies. These elections will continue for all future segments, unless you cancel or change them later.

Please note the following:

- Election must be made on or before an Index Segment Start Date.
- The elected Index Performance Lock percentage must be greater than zero and include no more than 2 decimal places.
- The lock operation will apply to each new Index Segment created on the Indexed Interest Strategy until you cancel or change your election.
- Changes to the parameters of an Index Segment must be made prior to an Index Performance Lock value being credited and before the Index Segment Term ends. This can be effective in a prospective basis only.

Available strategies	Performance Lock percentage election	Potential final crediting
<b>S&amp;P 500</b>		
1Yr S&P 500® PIP Uncapped Unlocked - Par 100% Spread 6.00%	<input type="text" value=""/>	--
3Yr S&P 500® PIP Uncapped Unlocked - Par 100% Spread 5.25%	<input type="text" value=""/>	--
<b>NASDAQ 100</b>		
1Yr NASDAQ 100® PIP Uncapped Unlocked - Par 100% Spread 15.00%	<input type="text" value=""/>	--
3Yr NASDAQ 100® PIP Uncapped Unlocked - Par 100% Spread 10.00%	<input type="text" value=""/>	--
<b>Russell Global All-Party</b>		
1Yr RUSSEL Global All-Party® PIP Uncapped High Par Unlocked - Par 100% Spread 1.00%	<input type="text" value=""/>	--
3Yr RUSSEL Global All-Party® PIP Uncapped High Par Select Unlocked - Par 100% Spread 1.00%	<input type="text" value=""/>	--

Buttons: Cancel, Back, Continue



## Where to find it

- Log in at [financial.nationwide.com/login](https://financial.nationwide.com/login)
- Under the **My Business** tab, select **My Business Home** and search for the policy
- On the **Account Summary** page, select **IUL Management** from the **Manage Investments** drop-down  
On **IUL Management**, choose to **set** or **edit** Performance Lock

## Benefits for your clients



### Manages risk

Offers a structured way to help manage market volatility within the IUL's indexed strategies by allowing gains to be locked in during the segment, rather than waiting and relying solely on the ending index value.



### Helps preserve gains during uncertain markets

If markets become volatile after the lock is triggered, the client's segment still uses the locked index value for that period's interest calculation.



### Supports long-term accumulation goals

For accumulation-oriented plans (supplemental retirement income concepts), Performance Lock can complement existing allocation and risk-management approaches.

## Benefits for you



### More control on returns

Predefine Performance Lock percentages to have more control over returns.



### More efficient digital servicing experience

Make allocation changes online with Performance Lock elections built into the same workflow, offering a streamlined policy management experience.



### Improved transparency and conversations

Pair with Nationwide's Open Segment views to provide clients with real-time segment dates, index values, crediting rates and lock status — helping them make more informed decisions about canceling or adjusting Performance Lock percentages.



Log in at [financial.nationwide.com/login](https://financial.nationwide.com/login) to get started using Performance Lock.

Your dedicated wholesaler is available to walk you through the process and answer any questions you may have.



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 buy or sell a financial product or to adopt an investment strategy. Investors should discuss their specific situation with their financial professional.

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.

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.

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.

NOTICE: Individuals applying for life insurance to be issued using guaranteed rates should be aware that the cost of life insurance may be less with full underwriting if the applicant is in average or above average health.

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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