



[Recipient Name]

Page 1 of 1

Date prepared

[Month DD, YEAR]

Policy number

[012345678]

Questions?

Call [800-848-6331]

Visit us online

Go to [nationwide.com] to learn about our products, services and more.

[Recipient Name]

[Recipient Address 1]

[Recipient Address 2]

[Recipient City ST Zip Code]

Important information regarding your policy

Access your information online
Register for the online service center at [nationwide.com].

Dear [Recipient],

We're pleased to make available to you our new Overloan Lapse Protection Rider II on your life insurance policy. There's no charge for this rider unless you choose to use it. This rider can help protect your policy from lapsing and incurring a potential tax consequence if your policy is heavily loaned. We've enclosed the updated policy specification pages and the rider describing how it works.

Policy details

Owner: [Owner name]
Insured: [Insured name]
Policy number: [policy number]

What you need to do

Please file the policy specification pages, the rider and this letter with your policy documents for future reference.

We're here to help

If you have any questions or need additional information, contact your financial professional or our solutions center at [800-848-6331] [or go online [at nationwide.com]].

Sincerely,

Nationwide Solutions Center

[cc: [Financial Professional Name]]

Issued by [Nationwide Life Insurance Company] [Nationwide Life and Annuity Insurance Company], Columbus OH

The general distributor for variable insurance products is Nationwide Investment Services Corporation, member FINRA.

Nationwide, the Nationwide N and Eagle and Nationwide is on your side are service marks of Nationwide Mutual Insurance Company. © [2021] Nationwide

LAN-0758AO (08/21)