



[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],

Your life insurance policy's Overloan Lapse Protection Rider can help protect your policy from lapsing and incurring a potential tax consequence if your policy is heavily loaned. We're [endorsing] [amending] your existing rider to enhance the rider benefits available to you. There's no charge for this rider unless you choose to use it. We've enclosed the Overloan Lapse Protection Rider [Endorsement] [Amendment (2 forms)] that provides these new features and explains how they work. [No action is needed on your part.]

### Policy details

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

### What you need to do

[Please complete the applicable fields on one of the Amendment forms, including the policy number, and return it to Nationwide in the postage-paid envelope]. File [the Endorsement] [your copy of the Amendment form] 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

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