



Product Update

Nationwide® VUL Protector II Updates

- **California Launch**
- **Long-Term Care Rider II price improvement**

Nationwide is pleased to provide the following updates regarding Nationwide Variable Universal Life Protector II.

Nationwide Variable Universal Life Protector II launching in California

Nationwide is excited to announce that we are launching **Nationwide® VUL Protector II in California** on March 16, 2024. This product is designed to offer permanent life insurance coverage to individuals and builds upon Nationwide's diverse VUL product suite.

Product Highlights

- Designed for individuals aged 45–70
- Competitive guaranteed pricing
- Extended no lapse guarantee with optional ENLG Advantage program
- Cash indemnity long-term care rider
- Simplified, low-cost fund lineup
- Simple, digital application and underwriting process for most cases

You can review our Transition Guidelines document for the launch by [clicking here](#).

Long-Term Care Rider II price improvement for Nationwide® VUL Protector II with the Extended No-Lapse Guarantee Rider (all states)

With Nationwide's continued strength and stability and demonstrating our commitment to our members, we can announce a price improvement on the Nationwide® Long-Term Care Rider II. Existing and new Nationwide Variable Universal Life Protector II policies that include the Extended No-Lapse Guarantee Rider will receive the improved pricing.

There will be a price decrease for the rider in all scenarios, which will result in a reduction in premium required for the extended no-lapse guarantee.

The amount of the reduction in premium will vary based on the characteristics of the case. As an example, a Preferred Nontobacco Female age 55, 4% LTC option, \$250,000 specified amount, the no-lapse guarantee premium to age 100 will reduce from \$4,041 to \$3,617 paid annually.

Policy type

- Nationwide Variable Universal Life Protector II policies that include the Nationwide Long-term Care Rider II
- **The Extended No-Lapse Guarantee Rider must be included on the policy for the improved LTC Rider II pricing.**

Important dates for the LTC Rider II Price Improvement

- Newly issued policies on March 18, 2024 or later will reflect the improved pricing.
- Existing policies will also receive the improved pricing. These policies will be updated by March 31, 2024.
- The improved rates will be reflected in our illustration software updates on March 15, 2024.

Other requirements

- This product is not available in New York.

We're here to help

Please call us if you have any questions or need assistance. We appreciate your business and are glad to help.



Contact your Nationwide wholesaler to learn more.



Nationwide[®]
is on your side

- 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.

Not every policy type includes every benefit, and there may be age restrictions and underwriting thresholds.

All guarantees and benefits of the insurance policy are backed by the issuing insurance company. Policy guarantees and benefits are not backed by the broker/dealer and/or insurance agency selling the policy, nor by any of their affiliates, and none of them makes any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

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, member FINRA, Columbus, Ohio.

Nationwide, the Nationwide N and Eagle, Nationwide is on your side, and Nationwide Marathon are service marks of Nationwide Mutual Insurance Company. © 2024 Nationwide.

FOR FINANCIAL PROFESSIONAL USE - NOT FOR PUBLIC DISTRIBUTION

LAN-0885AO (02/24)