



Nationwide[®]
is on your side

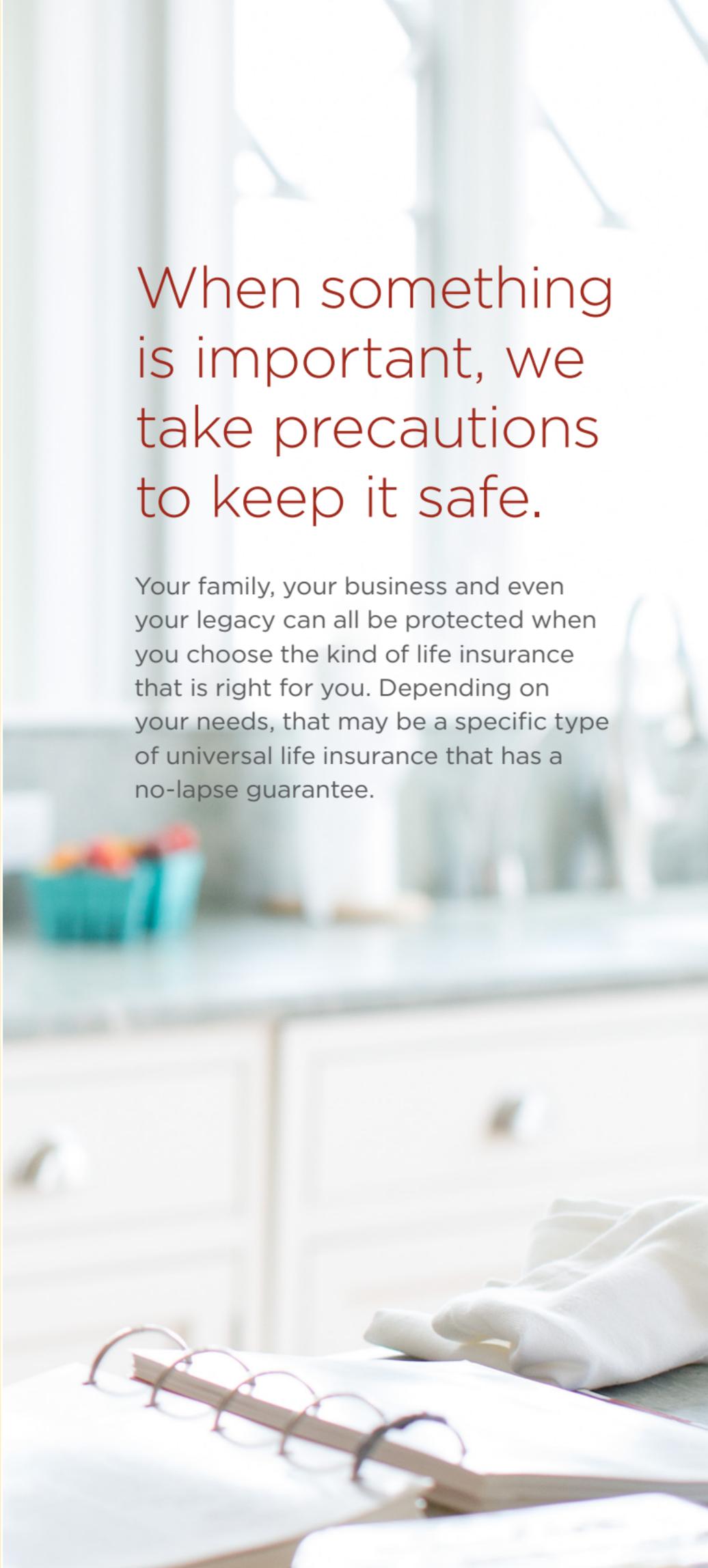
No-lapse guarantee
universal life insurance

Quick reference



Protect what's
most important





When something is important, we take precautions to keep it safe.

Your family, your business and even your legacy can all be protected when you choose the kind of life insurance that is right for you. Depending on your needs, that may be a specific type of universal life insurance that has a no-lapse guarantee.

A solution that's there for you

No-lapse guarantee universal life, or NLG UL, is a type of permanent life insurance that provides lifetime protection. As long as the premiums are paid as illustrated, a guaranteed death benefit is paid.

NLG UL offers you:

- Protection for your family
- Continuation planning for small business owners
- Strategies for leaving a legacy to your family

All guarantees are subject to the claims-paying ability of the issuing insurance company.

Other policy features

An NLG UL policy can also provide:

- Income tax-free death benefits to your beneficiaries — which may be excluded from your taxable estate if properly structured
- Permanent protection at reasonable rates — the lowest-cost type of permanent death benefit coverage available; it's more expensive than term life insurance, which protects you only for a set period of time

If permanent, reasonably priced death benefit protection is what you're looking for, then an NLG UL policy may best meet your needs.

Federal tax laws are complex and subject to change. The information here is based on current understanding of the law. Contact your attorney or tax advisor for answers to specific tax questions.

Going beyond expectations

NLG UL is more than just a relatively inexpensive life insurance policy with guarantees. It offers other features to help you meet your needs, such as:

- Lapse protection to ensure your policy remains active as long as you pay sufficient premiums as planned
- Programs to help you monitor your payments and maintain your policy
- Customization to meet your individual needs, such as long-term care, through the use of optional riders

The fine print — only bigger

If you're considering universal life insurance, please keep the following points in mind:

- NLG UL policies are not designed to optimize the accumulation of cash value, provide income or access policy cash values in other ways
- Loans and partial withdrawals — if taken — will shorten or reduce the lifetime death benefit guarantee and will decrease the cash value
- If your policy lapses with an outstanding loan, it will be treated as a distribution and some or all of the amount may be taxable
- Some riders and features are not available in all states, and most riders have an additional cost

Get to know us better

- ▶ We're a Fortune 100 Company¹ and one of the largest financial services companies in the United States
- ▶ We've been in the business of protecting families, their futures and the things they value for over 90 years
- ▶ Our enterprise risk management capabilities are rated as "adequate with strong risk controls" by third-party rating agency Standard & Poor's²
- ▶ Our 30,000 associates give back to the communities they live and work in by volunteering through the *On Your Side* Volunteer Network[®] and contributing to nearly 750 United Ways across the United States

¹ Based on revenue, Fortune magazine (6/16).

² *Nationwide Mutual Insurance Co.*, RatingsDirect Report, Standard & Poor's (5/20/15).



Call your insurance professional today.

No-lapse guarantee universal life insurance may just be the strategy you've been looking for.



Nationwide[®]

- Not a deposit • Not FDIC or NCUSIF insured
- Not guaranteed by the institution
- Not insured by any federal government agency • May lose value

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