Quality protection at a good value
Now more than ever, your clients are looking for sound, economical solutions as they plan for the future. That’s why we designed Nationwide YourLife® No-Lapse Guarantee UL to help your clients make the most of what they pass on to their family members or favorite charities.
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.
What is Nationwide YourLife® No-Lapse Guarantee UL?

Product overview
Nationwide YourLife No-Lapse Guarantee UL is a competitively priced, universal life insurance product with no-lapse guarantee death benefit protection. As long as your clients pay the no-lapse premiums as illustrated, the policy will not lapse, no matter how long they live. Clients can make premium payments to age 120, which may help them get better pricing and maintain their guarantee to age 120.

It’s competitive at ages 50 to 70 for level pays or dump-in cases with a recurring level-pay premium solve, especially for face amounts of $500,000 or more.

Keep in mind that guarantees are subject to the claims-paying ability of the issuing insurance company.

Target clients
Nationwide YourLife No-Lapse Guarantee UL is generally a good fit for conservative or risk-averse, affluent to upper-middle market clients. These clients may be looking to create an estate or pass a legacy on to loved ones or a favorite charity. Adding the Long-term Care Rider to the policy can also help protect your clients from potential long-term care expenses.
What sets Nationwide YourLife No-Lapse Guarantee UL apart?

Automated Premium Monitor (APM) program
Late or missed payments can jeopardize a policy’s no-lapse guarantee. We designed the Automated Premium Monitor program to:

• Help prevent the intended guarantee from going off track
• Let you and your client know, through the annual statement, how the guarantee is doing and if any corrective action is needed
• Allow payments to be received 27 to 30 days after the due date (depending on the number of days in the month) and still maintain the guarantee

Affordable long-term care coverage
Our Long-Term Care Rider is an affordable and flexible way to help ensure your clients have the funds to help pay for long-term care expenses, while also addressing legacy and estate-planning needs.

Access to the death benefit for terminal illness
The Accelerated Death Benefit rider gives your clients access to a portion of the policy’s death benefit in the event of an end-of-life illness (life expectancy of less than 12 months).

Owner-directed settlement options
This feature lets clients choose how and when the policy’s beneficiary can access the death benefit. A variety of customizable options allows clients to pick the one that best suits their beneficiary’s money-handling abilities.
Putting Nationwide YourLife®
No-Lapse Guarantee UL
to work

Nationwide YourLife No-Lapse Guarantee UL offers solutions for complex needs like the ones outlined here.

What can you use it for?

<table>
<thead>
<tr>
<th>NEED</th>
<th>SOLUTION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Create a legacy for future generations or provide funding for estate taxes</td>
<td>A trust that includes a Nationwide YourLife No-Lapse Guarantee UL policy can provide a trustee-directed legacy or income stream to loved ones or provide the funds needed for beneficiaries to pay estate taxes.</td>
</tr>
<tr>
<td>Provide funds to both a charity and your loved ones</td>
<td>A charity may be named as the beneficiary of the policy, or the policy may be used to replace the value of property given to charity, so there is no reduction in the amount of money ultimately left to beneficiaries.</td>
</tr>
<tr>
<td>Protect income assets and legacy from long-term care costs</td>
<td>Adding the Long-Term Care Rider allows clients to access the death benefit to help pay for long-term care expenses. If long-term care is never needed, the beneficiaries will receive the full death benefit. There is no “use it or lose it” risk, as compared with traditional, stand-alone long-term care policies.</td>
</tr>
</tbody>
</table>
Here when you need us

Nationwide’s experienced and well-rounded Advanced Consulting Group is available to help when clients come to you with intricate planning needs, such as estate planning for high-net-worth individuals, small business owners or farmers and ranchers.

From consultation through case design, the Advanced Consulting Group can assist you with every step of the sales process. Simply let your internal wholesaler know you have a complex case design to discuss — he or she will connect you with a consultant.

Nationwide and its representatives do not give tax or legal advice. An attorney or tax advisor should be consulted for answers to specific questions.
## Product details

<table>
<thead>
<tr>
<th>Minimum specified amount</th>
<th>$100,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mortality table</td>
<td>2001 CSO</td>
</tr>
<tr>
<td>Maturity age</td>
<td>Premiums permitted to 120, matures at 120 with maturity extension (lifetime DB) beyond 120</td>
</tr>
</tbody>
</table>

### Underwriting classes and ages

<table>
<thead>
<tr>
<th>Underwriting classes</th>
<th>Issue age</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nontobacco Preferred Plus</td>
<td>18–80</td>
</tr>
<tr>
<td>Nontobacco Preferred</td>
<td>18–80</td>
</tr>
<tr>
<td>Nontobacco Standard</td>
<td>18–85</td>
</tr>
<tr>
<td>Tobacco Preferred</td>
<td>18–80</td>
</tr>
<tr>
<td>Tobacco Standard</td>
<td>18–85</td>
</tr>
</tbody>
</table>

### Death benefit guarantees

The minimum monthly premium provision ensures the policy will not lapse during the minimum monthly premium period (three to 15 years, depending on issue age) as long as the sum of all premiums paid (minus any partial surrenders, partial surrender fees and outstanding policy indebtedness) is greater than or equal to the sum of the minimum monthly premium in effect from the policy issue date. The death benefit guaranteed value provision ensures that, after the minimum monthly premium period, the policy will not lapse as long as the death benefit guaranteed value (less any outstanding policy indebtedness) is greater than zero.

### Policy expenses

#### Premium charge
- Varies from 20% to 25%, depending on the specified amount (current)
- 50% (guaranteed)

#### Administrative charges
- $10 per month in all policy years to attained age 120 (current)
- $20 per month in all policy years to attained age 120 (guaranteed)

#### Monthly per-thousand charge
- Varies by issue age, sex, underwriting class, specified amount and attained age

#### Monthly cost of insurance
- Varies by specified amount, issue age, attained age, sex and underwriting class in all policy years (current)
- 2001 CSO mortality table, age nearest birthday, sex distinct, smoker distinct (guaranteed)
<table>
<thead>
<tr>
<th><strong>Surrender charges</strong></th>
<th>Declines to 0% in the lesser of the 20th year or attained age 100</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Partial surrenders</strong></td>
<td>Available after first policy year</td>
</tr>
<tr>
<td><strong>Loan charge rate</strong></td>
<td>5.0% in all years (current and guaranteed)</td>
</tr>
<tr>
<td><strong>Loan credit rate</strong></td>
<td>3.0% in all years (current and guaranteed)</td>
</tr>
<tr>
<td><strong>Riders</strong></td>
<td><strong>Accelerated Death Benefit rider</strong>&lt;br&gt;Accelerates death benefit for end-of-life care due to a qualified terminal illness</td>
</tr>
<tr>
<td><strong>Special features</strong></td>
<td><strong>Automated Premium Monitor</strong>&lt;br&gt;Maturity Extension Provision&lt;br&gt;Owner-directed settlement options</td>
</tr>
</tbody>
</table>

1. All references to loans assume that the contract remains in force and qualifies as life insurance under Section 7702 of the Internal Revenue Code and is not a modified endowment contract (MEC) under Section 7702(A). Loans from a MEC will generally be taxable, and if taken prior to age 59½, may be subject to a 10% tax penalty. Unpaid loans will reduce the death benefit payable, and if the policy lapses with a loan outstanding, it will be treated as a distribution and may be subject to income tax.

2. Riders usually have an additional cost, may be known by different names in different states and may not be available in all states.
Why Nationwide®?

Nationwide was founded by a group of forward thinkers who joined forces to protect what matters most. That sense of working together for the common good has never left us. Today we’re a Fortune 100 company with a diversified corporate portfolio that allows us to navigate all manner of economic ups and downs.

THE BOTTOM LINE: Our consistently strong performance means we’ll be with you for as long as you need us.
Give us a call

Do you have a client who might benefit from Nationwide YourLife® No-Lapse Guarantee UL? Call us today to discuss your specific case.

National Sales Desk 1-800-321-6064
Nationwide Financial Network® 1-877-223-0795
Brokerage General Agents (BGAs) 1-888-767-7373