



Variable  
universal life

Features and  
enhancements

## Top reasons to select Nationwide® VUL

Many advisors trust Nationwide to serve their variable universal life (VUL) clients. Now there are even more reasons with our newest VUL products:

- **Nationwide VUL Accumulator**
- **Nationwide VUL Protector**

### Better investment lineup makes fund selection easier

#### Higher concentration of high-quality investment options<sup>1</sup>

- More options with 4-star or 5-star Morningstar® ratings (40% of lineup)
- More asset allocation options (35% of lineup)
- More options managed by third-party money managers (54% of lineup); includes eight options from Dimensional Fund Advisors

#### Two indexed options — both with a 1% floor guarantee

- S&P 500® Annual Point-to-Point
- Multi-Index Monthly Average based on the S&P 500®, NASDAQ-100™ and Dow Jones Industrial Average; 50% of top-performing index, 30% of second-best performer and 20% of the third

#### More tools to help select investment options — and keep an eye on them

- Portfolio Builder tool, powered by Morningstar® — to build and evaluate portfolios
- Online rate of return updated with every financial transaction
- Fund alerts and automatic asset rebalancing

### Guarantees to help build client confidence

#### Guaranteed Nationwide VUL Rewards Program®

A guaranteed benefit applied when the client satisfies a net accumulated premium test on designated testing dates:

- **Nationwide VUL Accumulator:** 0.40% annualized credit; starts in policy year 16 (earlier for issue ages 51 or older)
- **Nationwide VUL Protector:** 25% reduction in cost of insurance (COI) rates on base policy and Additional Term Rider; starts in policy year 21
- Guarantees are subject to the claims-paying ability of the issuing insurer

#### Extended No-Lapse Guarantee (ENLG) Rider with guarantees to age 120

- Add an extended death benefit guarantee with the flexibility to choose the duration to age 90 or to age 120<sup>2</sup>
- Includes Automated Premium Monitor to alert you and your client if the guarantee is at risk of going off track
- Length of guarantee applies to the Additional Term Rider when it is added to the policy

#### New 20-year initial guarantee

- Increased from the five-year guarantee on our previous VUL products; varies by issue age
- Length of initial guarantee applies to the Additional Term Rider when it is added to the policy

### An even more flexible long-term care rider<sup>3</sup>

- Nationwide's Long-Term Care Rider II is a flexible monthly cash benefit for long-term care expenses (even for informal care at home)
- No need to submit bills or receipts once claim is established
- Enhanced coverage for informal care with fewer exclusions, more payout options and a discounted rate for couples

<sup>1</sup> As of June 30, 2018. Please note Morningstar® ratings are subject to change at any time and without notice. Higher concentration of fund types refers to a comparison to our previous VUL products, Nationwide YourLife® Accumulation VUL and Nationwide YourLife Protection VUL.

<sup>2</sup> Available only on Nationwide VUL Protector.

<sup>3</sup> In states where the Nationwide Long-Term Care Rider II is not yet approved, our original Long-Term Care Rider is available for our new Nationwide VUL Accumulator and Nationwide VUL Protector products — with the exception of California. In California, no LTC rider is currently available on our new Nationwide VUL products. However, the original Long-Term Care Rider is available on our older products, the Nationwide YourLife Accumulation VUL and Nationwide YourLife Protection VUL.

## Built-in policy management features — at no additional charge

- Dollar cost averaging and enhanced dollar cost averaging
- Automated Income Monitor — makes setting up income stream easy
- Automatic notification for death benefit option 2 to 1 switch — notifies you and your client
- Automated Premium Monitor — to keep you informed about meeting premium requirements for ENLG rider
- Nationwide VUL Rewards Program premium monitor — reports status of satisfying the net accumulated premium test

## Dedicated teams and resources to support you

- **Advanced Consulting Group** — experienced financial services professionals to assist with case design and product details
- **Nationwide Retirement Institute** — insights and resources to break down and simplify complex financial topics
- **Office of the Economist** — analysts delivering up-to-date economic commentary, market insights and client conversation guides

## Proud history of no cost of insurance rate increases

We price our life insurance to withstand economic fluctuations and other challenges, and as a result, we are proud of avoiding cost of insurance (COI) rate increases on in force policies.

## Strength and stability you and your clients can count on

**A+**  
*“Superior”*  
A.M. Best  
2nd strongest of 16  
Received 10/17/2002  
Affirmed 10/02/2017

**A1**  
*“Good”*  
Moody's  
5th strongest of 21  
Received 03/10/2009  
Affirmed 11/07/2017

**A+**  
*“Strong”*  
Standard & Poor's  
5th strongest of 22  
Received 12/22/2008  
Affirmed 05/10/2018

These ratings and rankings reflect rating agency assessment of the financial strength and claims-paying ability of Nationwide Life Insurance Company and Nationwide Life and Annuity Insurance Company. They are not intended to reflect the investment experience or financial strength of any variable account, which is subject to market risk. Because the dates are updated only when there's a change in the rating, the dates above reflect the most recent ratings we have received. They are subject to change at any time.



Call us today to discuss a VUL solution for your clients.

**National  
Sales Desk**

1-800-321-6064

**Nationwide Financial  
Network\***

1-877-223-0795

**Brokerage General  
Agents**

1-888-767-7373

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

**Variable products are sold by prospectus. Carefully consider the investment objectives, risks, charges and expenses. The product and underlying fund prospectuses contain this and other important information. Investors should read them carefully before investing. To request a copy, go to [nationwide.com/prospectus](#) or call 1-800-848-6331.**

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 objectives, time horizon and risk tolerance, as well as any associated costs, before investing. Market volatility can lead to the need for additional premium in the policy. Variable life insurance has fees and charges that include underlying fund expenses and costs that vary with sex, health, age and tobacco use. Riders that customize a policy to fit individual needs usually carry an additional charge.

To receive the Nationwide VUL Rewards Program benefit, net accumulated premium payments (total premium paid minus any policy loans, unpaid loan interest charged and partial withdrawals) must satisfy a net accumulated premium test on designated dates. The test amount is specified in the illustration. For the Nationwide VUL Protector, starting in policy year 21, a 25% reduction in the base and Additional Term Rider cost of insurance rate is applied each month the test is satisfied. For the Nationwide VUL Accumulator, once the test is satisfied at the start of policy year 16 (earlier for issue ages 51 or older), a credit is applied monthly, at an annual rate of 0.40% of the accumulated value, minus any indebtedness, from then on — as long as the policy is in force.

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