



Take full advantage of your variable universal life policy

At Nationwide, we are committed to helping you take full advantage of your Variable Universal Life (VUL) insurance policy. That's why we offer a wide range of features and services to help you manage and monitor the investments within your policy — and much more.

Features and services are included with your policy at no additional charge.



Get the most out of your premiums

Dollar cost averaging

Knowing when to invest can be a challenge due to the ups and downs of the stock market. Using a strategy of dollar cost averaging (DCA) may help. DCA transfers specific amounts from your policy's fixed or money market options into other investment options regularly over a period of time — rather than all at once. The goal is to buy fewer units when the market is up and more units when the market is down. This can help reduce investment risk and potentially offer a more stable cash value and death benefit over time.

Enhanced dollar cost averaging

Enhanced dollar cost averaging combines dollar cost averaging, as described above, and investing your initial premium into a fixed interest rate account that earns an enhanced interest rate.

At the time your policy is issued, you can elect to place a percentage — or all — of your initial premium dollars in the enhanced DCA program. Over the next 11 months, the cash value in the program is systematically allocated to the investment options you've selected. Enhanced DCA is available only when your policy is issued.

Asset rebalancing

This program automatically reallocates the cash value in your selected investment options to match the investment mix you originally selected. For example, if you originally invested 50% in option A and 50% in option B, over time, the balance may change if the options grow at a different rate. Rebalancing simply restores the assets in these two options to 50% in each.

Fund Directed Monthly Deduction

This feature lets you deduct monthly cost of insurance charges from the fixed account (and a few other options) instead of proportionately from all investment options. The goal is to help maximize the opportunity for cash value growth.



Keep an eye on your performance

Rate of return

We provide convenient online access to the rate of return (ROR) on each variable investment option you select in your policy — as well as an aggregate ROR that includes your investments in the variable, indexed, fixed and long-term fixed options. The information is updated with every financial transaction, with the aggregate ROR reported in each quarterly and annual statement.

Annual and quarterly statements

At the end of the policy year, you will receive an annual statement with key policy information. Every three months, you will also receive a statement listing all the financial activity in your policy. It's an extra step, also available online, to help you manage your policy more closely.

In-force illustrations

An in-force illustration gives you a picture of how your policy is actually performing based on the premiums you've paid and plan to pay. This can be helpful when comparing it to the original projected illustration you received when you purchased the policy. After the first year, your insurance advisor can generate in-force illustrations to give you updated projections for your policy.



Automate your policy to work on your behalf

Automated Income Monitor

This service makes it easy to set up an income stream. Just tell us the dollar amount to take from your policy or how long you want it to last and how often to send it to you (monthly, quarterly, etc.).¹ Keep in mind, taking loans or withdrawals will reduce policy values and limit your ability to accumulate cash value — and may increase the likelihood your policy will lapse. If you plan to rely heavily on your policy for income, you may want to consider our Overloan Lapse Protection rider to help protect your policy from lapsing.²

Automated Premium Monitor

The amount and timing of the premiums you pay are important in meeting the requirements for the Nationwide VUL Rewards ProgramSM — and to maintain the guaranteed death benefit in the Extended No-Lapse Guarantee (ENLG) rider.³ We let you know where you stand on meeting these requirements — annually for the ENLG rider and the Nationwide VUL Rewards ProgramSM.

Nationwide can help you get the most from your VUL insurance policy.



Contact your insurance advisor today to learn more.

¹ With Automated Income Monitor, the dollar amount of withdrawals will influence their duration (how long they last). Likewise, selecting a duration will influence the amount of the withdrawal. Either way, we will provide you the details and send you an annual update to keep you informed.

² The Overloan Lapse Protection rider is invoked if the net surrender value is substantially depleted by loans and depends on your age and other conditions. Because it is a rider, a charge applies, but not until you invoke it. Consult a tax advisor about the tax risks associated with invoking this rider, as its tax consequences have not been ruled on by the IRS or the courts.

³ The Nationwide Extended No-Lapse Guarantee rider is available only with Nationwide VUL Protector.

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

Variable policies are sold by prospectus. Carefully consider the investment objectives, risks, charges and expenses. The policy and underlying fund prospectuses contain this and other important information. Investors should read them carefully before investing. To request a product prospectus, please call 1-800-848-6331 or go online to prospectus.nationwide.com/VULAccumulator or prospectus.nationwide.com/VULProtector.

We do not ensure the success of dollar cost averaging and enhanced dollar cost averaging, and we cannot guarantee that dollar cost averaging will result in a profit or protect against a loss. You should carefully consider your financial ability to continue these programs over a long enough period of time to purchase Accumulation Units when their value is low, as well as when their value is high. We may modify, suspend or discontinue these programs at any time. We will notify you in writing 30 days before we do so. We reserve the right to modify, suspend or discontinue asset rebalancing at any time.

These features are available on the Nationwide Variable Universal Life Accumulator and Nationwide Variable Universal Life Protector life insurance policies unless noted otherwise.

Guarantees are subject to the claims-paying ability of the issuing insurer. Products are issued by Nationwide Life Insurance Company or Nationwide Life and Annuity Insurance Company, Columbus, Ohio. The general distributor is Nationwide Investment Services Corporation, member FINRA.

To receive the Nationwide VUL Rewards Program benefit in Nationwide VUL Protector, your net premium payments (all premium paid minus any loans or partial surrenders) must satisfy an accumulated premium test on designated dates. If the test is satisfied at the start of policy year 21, the policy's base and Additional Term rider cost of insurance rates will be reduced by 25%. The program tests your net accumulated premium each month in policy years 21 to 35 to give you more opportunities to qualify for the rate reduction. If the test is satisfied at the start of policy year 35, testing will continue using the test amount as of that date. If not, testing will end and no further reduction will be given. If policy changes are made, the accumulated premium test amount may change. The Nationwide VUL Rewards Program is available only if death benefit option 1 is elected at the time of policy issue and never changed.

To receive the Nationwide VUL Rewards Program benefit in Nationwide VUL Accumulator, your net premium payments (all premium paid minus any loans or partial surrenders) must satisfy an accumulated premium test at the start of policy year 16; earlier for issue ages 51 or older. The required amount is set at policy issue and may change if policy changes are made. Once the requirement is met, the benefit is applied monthly, at an annual rate of 0.40% from then on — as long as the policy is in force. The credit is calculated by multiplying the accumulated value, minus any indebtedness, on the date of calculation by the monthly rate; the credit will be added to the fixed interest rate strategy's accumulated value.

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. Be aware that interest crediting fluctuations can lead to the need for additional premium in your client's policy.

All individuals selling the variable universal life products that offer these features must be licensed insurance agents and registered representatives of a broker/dealer.

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