



New from Nationwide®: Updated IUL and SIUL products for 2020

Effective November 7, 2020

On November 7, 2020, Nationwide will launch an update to our Nationwide IUL Accumulator II, Nationwide IUL Protector II and Nationwide Survivorship IUL products. The changes build on our low-cost, transparent design that's focused on putting customers' needs first.

Introducing:

- Nationwide IUL Accumulator II 2020
- Nationwide IUL Protector II 2020
- Nationwide Survivorship IUL 2020

What we are changing:

- Removing all multipliers
- Keeping five of the indexed interest strategies and increasing the cap rate on two of them; lowering the cap rate on two; and increasing the spread rate on one
- Increasing the maximum illustrated rate for core strategies
- Lowering the maximum illustrated spread on IUL alternative loans to 0.50%

Important dates:

- **Nov. 6, 2020:** Applications must be received in good order to receive the old product.
- **Nov. 7, 2020:** Applications received on or after this date will be for the new, updated products.

See the "Nationwide 2020 Transition Guidelines" for details on when cases must be funded and in-force for the old product design, including the 1035 funding deadline.

Nationwide® IUL Accumulator II 2020 Nationwide® IUL Protector II 2020			
Indexed interest strategy — <i>all one-year segments</i>	Cap/spread rate ¹	Strategy charge ¹	Maximum Illustrated Rate
Multi-Index Monthly Average	11.00%	0%	5.92%
S&P 500® Annual Point-to-Point	9.50%	0%	
Uncapped S&P 500® Annual Point-to-Point	7.5% spread	0%	
High-cap Multi-Index Monthly Average	20.00%	1%	6.99%
High-cap S&P 500® Annual Point-to-Point	12.50%	1%	

Nationwide® Survivorship IUL 2020			
Indexed interest strategy — <i>all one-year segments</i>	Cap/spread rate ¹	Strategy charge ¹	Maximum illustrated Rate
Multi-Index Monthly Average	11.00%	0%	5.92%
S&P 500® Annual Point-to-Point	9.50%	0%	
Uncapped S&P 500® Annual Point-to-Point	7.5% spread	0%	
High-cap Multi-Index Monthly Average	20.00%	1%	6.99%
High-cap S&P 500® Annual Point-to-Point	12.50%	1%	

¹ Current rates are subject to change. Please contact the Nationwide Life Solutions Center at 1-800-321-6064 for current rate information

Transparency and consistency to put customers' needs first

Nationwide has long been an advocate for transparency with low costs, guarantees and illustration supplements that emphasize our focus on putting customers' needs first. Likewise, we are proud of our consistency in never increasing COI rates on in-force policyholders, never decreasing our persistency bonuses — and not restricting applications due to COVID-19.

We carefully design, price and manage our life insurance products to offer long-term value for our policyowners and to make sure we remain a strong, stable company to honor our promises.

We appreciate the trust you place in Nationwide. Please call us with any questions about our new 2020 product updates.

Life Insurance Solutions Center	1-800-321-6064
Brokerage General Agents (BGAs) Solutions Center	1-888-767-7373
Nationwide Financial Network® Solutions Center	1-877-223-0795



Indexed universal life insurance policies are not stock market investments, do not directly participate in any stock or equity investments, and do not receive dividends or capital gains. Past performance of an index is no indication of future crediting rates.

As your clients' personal situations change (e.g., marriage, birth of a child or job promotion), so will their life insurance needs. Take care to ensure that this product is suitable for their long-term life insurance needs. They should weigh any associated costs before making a purchase. 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 additional charges.

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Nationwide® 2020 Transition Guidelines

Nationwide® Indexed Universal Life Protector II 2020
 Nationwide® Indexed Universal Life Accumulator II 2020
 Nationwide® Survivorship Indexed Universal Life 2020

On **November 7, 2020**, Nationwide will update our IUL and Survivorship IUL products. Any application received on or after November 7, 2020 will be considered an application for the updated products listed below. Please use these guidelines during this transition.

Old Products	New Products
Nationwide IUL Accumulator II	Nationwide IUL Accumulator II 2020
Nationwide IUL Protector II	Nationwide IUL Protector II 2020
Nationwide Survivorship IUL	Nationwide Survivorship IUL 2020

Important Dates

Application Signed Date November 6, 2020	Old products: Applications for an old product must be signed on or before November 6, 2020 to be eligible for the product New products: Applications signed on or after November 7, 2020 will be considered an application for a new product
Application Received Date November 6, 2020	Old products: Applications for an old product must be received in the Home Office on or before November 6, 2020 to be eligible for the product New products: Applications received on or after November 7, 2020 will be considered an application for a new product regardless of the application signed date
Funding Deadline January 29, 2021	Old products: In addition to the above deadlines, the policy must also be in force and funded by January 29, 2021

1035 Exchanges

For policies funded by 1035 money in any state, the In-Good-Order (IGO) 1035 paperwork must come with the application with the same date restrictions above. The 1035 requests then will be sent to the relinquishing carrier by Nationwide and tracked following standard procedures. These cases will have an extended funding deadline of March 29, 2021.

Reopening applications for the old products

Closed applications reopened on or after November 7, 2020 will be considered an application for the new product. This applies to applications closed due to outstanding underwriting requirements or otherwise “not taken” and regardless of the original application signed date.

Backdating to save age

Both the old and new products can be backdated to save age. Applications for older products that are received before the deadline, can be current dated.

Illustration software to be updated Nov. 7, 2020

Our sales teams can illustrate a preview of the new products starting Oct 23, 2020. Call us to discuss a specific case.

We appreciate your business. Please call us if you have any questions.

Nationwide Life Solutions Center	1-800-321-6064
Brokerage General Agents (BGA) Solutions Center	1-888-767-7373
Nationwide Financial Network® Solutions Center	1-877-223-0795



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. Rider names and availability vary by state.

Indexed universal life insurance policies are not stock market investments, do not directly participate in any stock or equity investments and do not receive dividends or capital gains participation. Past performance of an index is not an indicator of future crediting rates. Nationwide may discontinue any index that becomes unavailable (i.e., is no longer published) or the calculation of which is substantially changed. Nationwide may substitute with a comparable index or may adjust the method of calculating index segment interest.

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 for variable products is Nationwide Investment Services Corporation, member FINRA.

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