



Nationwide®  
is on your side

# Not all IUL products are created equal ... and neither are their costs

## Indexed Universal Life (IUL) is specifically designed to:

- Help you protect your family with permanent life insurance
- Provide growth potential for the future
- Protect you from the impact of market losses with a guaranteed minimum floor rate

Many indexed universal life (IUL) products are on the market. While some have new features, they can also have additional charges.

## There are several key features to look for when considering an IUL



### Clearly disclosed charges and low-cost options

- Look for an IUL that lists the charges for each indexed option and includes low-cost options
- Nationwide® offers three low-cost indexed options with a 0% charge



### A strong, stable insurance company you can count on

- IUL features matter only if the insurance company behind them is there when you need it most
- Always start with a strong company such as Nationwide, ranked A+, Superior by AM Best<sup>1</sup>



### A history of stable COI rates

- Nationwide has not increased cost of insurance (COI) rates on in-force policies; in fact, *we've actually decreased them* on many of our universal life products



### Wide range of indexed options

- Nationwide's lineup includes a Multi-Index Monthly Average indexed option that uses three reference indexes — the S&P 500®, NASDAQ-100® and Dow Jones Industrial Average® — and weights them in your favor: 50% of the best-performing index, 30% of the second-best and 20% of the third

<sup>1</sup> AM Best rating received 10/17/2002; affirmed 12/17/2019. This rating reflects the rating agency assessment of the financial strength and claims-paying ability of Nationwide Life Insurance Company and Nationwide Life and Annuity Insurance Company. It is 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.

## A company that works hard for you after the sale

At Nationwide, we are committed to helping you take full advantage of your IUL policy. That's why we offer a wide range of features and services to help you monitor and manage it.

### Automated Premium Monitoring

- Our automated monitoring lets you know if your premium payments are on track to meet the requirements for special riders or programs
- We want you to get the most from your policy, and our monitoring program can help you do just that

### Automated Income Monitor

- Automated Income Monitor is an easy way to set up an income stream when you retire
- We developed this service to help make it as easy to withdraw cash value from your policy as it is to pay premiums

### Easy online access

- We've added easy online access to policy performance information
- Our annual statements now include a summary focused on what's important — and it keeps things simple



**Look for an IUL you can count on for low-cost options, stability and support every step of the way.** Ask your insurance professional about the benefits of adding a Nationwide IUL policy to your portfolio.



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

Current rates are subject to change. Contact your life insurance professional for the current rates on Nationwide IUL products.

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.

Keep in mind that indexed options are subject to calculations that will affect the final interest rate credited to your policy. If the percentage of change in the index is positive, these additional calculations may limit the final interest rate you receive; however, if the percentage of change in the index is negative, your policy's cash value will be protected from loss by the guaranteed floor rate.

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Guarantees are subject to the claims-paying ability of the issuing life insurance company. 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.

An IUL policy allows for flexible premium payments, but it's important to adequately fund it to keep it in force and to help meet your needs and those of your beneficiaries. Also, be aware that interest crediting fluctuations can lead to the need for additional premiums in your policy.

Products are issued by Nationwide Life Insurance Company or Nationwide Life and Annuity Insurance Company, Columbus, Ohio.

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