



Nationwide® Variable Universal Life Protector II | Rider details

Extended No-Lapse Guarantee (ENLG) Rider

Build client confidence with guaranteed death benefits.

Description

What is the purpose of this rider?

The ENLG Rider guarantees that Nationwide® will pay the death benefit for the selected guaranteed duration upon the death of the insured. The death benefit is guaranteed even if the policy's net surrender cash value should become insufficient to cover policy charges.¹ With this rider, clients can extend the death benefit guarantees of select life insurance products up to a lifetime.

The base death benefit guarantee is:

- Issue ages 0 to 55: 20 years
- Issue ages 56 to 69: 6 to 19 years (75 minus the issue age)
- Issue ages 70+: 5 years

ENLG Advantage Program

An optional program for large first-year premium case designs with the ENLG Rider. When eligibility requirements are met, clients will receive a discounted ENLG premium in exchange for participating in the Advantage Program. Check out the [ENLG Advantage Program Guide](#) for more information.²

Sales solutions

Longer death benefit guarantee

As long as premium requirements are met, the death benefit is guaranteed — even if the policy's cash value is depleted.

Automatic monitoring

As with any no-lapse guarantee, the timing of premium payments is critical. That's why our Automated Premium Monitor (APM) service is included with every policy at no additional charge. Every year, APM notifies you and your client on the status of the ENLG Rider, letting you both know if the guarantee is at risk of going off track — and, if necessary, what's needed to get it back on track.

Increased flexibility

We offer a dialable guarantee to customize a solution that's right for the client.

Details

How can clients tell whether the guarantee is on track?

The status of the guarantee is reported on the annual statement in the "How's Your Policy Doing" section.

¹ Changes to the policy, such as loans, partial surrenders or making changes to the amount of coverage, will impact the death benefit. The ENLG Rider is intended to protect the death benefit as originally planned. The required cumulative premium for the duration selected (net of any loans or withdrawals) must be paid to maintain the guarantee. Clients should consult a tax advisor about the risks associated with invoking the rider as the tax consequences have not been ruled on by the IRS or the courts.

² ENLG Advantage Program only available on Nationwide VUL Protector II

Eligibility

Must certain requirements be met?

- Maximum issue age: 75 years
- This is an optional rider that must be added at issue
- Additional costs apply
- Available only with Death Benefit Option¹

Other important information

What investment options are available when this rider is added to the policy?

Investment restrictions apply; the available allocation options are fixed account and asset allocation models (for an updated list of asset allocation models, see the prospectus or Nationwide Life Illustrator software³).

³ The variable investment options are limited when the ENLG Rider is elected for variable universal life insurance. Underlying subaccounts are available only as investment options in variable insurance contracts issued by life insurance companies. Variable investment options are subject to change. Investment restrictions may apply. The investment options are not offered directly to the general public.



For more information about the
Extended No-Lapse Guarantee Rider, contact the
Nationwide Life Insurance Solutions Center today at
1-800-321-6064.



Nationwide®

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

This material is not a recommendation to buy or sell a financial product or to adopt an investment strategy. Investors should discuss their specific situation with their financial professional.

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 product prospectus, please call 1-800-321-6064.

Partial surrenders, loans and withdrawals reduce the cash value and death benefit and can cause the need to add premium to the policy in the future. 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 7702A. Loans from a MEC are generally taxable and subject to a 10% early withdrawal federal tax penalty if taken before age 59½. If the policy lapses with a loan outstanding, it will be treated as a distribution and some or all of the amount may be taxable. Nationwide and its representatives do not give legal or tax advice. Please have your clients consult with their attorney or tax advisor for answers to their specific questions.

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 to pay additional premium to meet your goals and/or prevent the policy from lapsing. 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.

All guarantees and benefits of the insurance policy are subject to the claims-paying ability of the issuing insurance company. They are not backed by the broker/dealer and/or insurance agency selling the policy, or by any of their affiliates, and none of them makes any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

Riders may be known by different names in different states, may not be available in every state and have an additional charge associated with them.

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