



## Nationwide® VUL Protector II

# Competitive pricing to help you do more for your clients

Our Nationwide® VUL Protector II can help meet the needs of clients looking for more affordable life insurance protection along with the opportunity for cash value growth. It offers a range of features, including:

- An optional secondary death benefit guarantee available with the Extended No-Lapse Guarantee Rider
- An optional cash indemnity long-term care rider
- The Nationwide VUL Rewards Program® lowers the monthly cost of insurance rates by 25% beginning in year 21 for clients who meet the minimum premium requirements<sup>1</sup>

See how Nationwide VUL Protector II compares with other life insurance products in delivering affordable death benefit protection and growth potential.

### Male, age 55, Preferred Plus Nontobacco, death benefit guaranteed to age 120

\$1 million specified amount, **\$50K 1035**, solve for guaranteed premiums for 15 years; 6% gross rate of return:

Rank <sup>2</sup>	Product	Annual premium	Cash surrender value in year 20	Target premium
1	Nationwide VUL Protector II	\$15,492	\$342,586	\$21,584
2	Securian Financial VUL Defender	15,644	308,461	21,250
3	Prudential VUL Protector	17,188	411,364	22,130
4	Prudential FlexGuard Life IVUL	16,599	543,981	27,500
5	Lincoln Financial VUL <sup>ONE</sup>	19,188	428,611	21,380
6	Penn Mutual Protection VUL	16,482	389,106	22,400
7	Pacific Life Pacific Protector VUL	18,094	414,230	21,280

### Male, age 65, Preferred Plus Nontobacco, death benefit guaranteed to age 120

\$1 million specified amount, **level premiums**; 6% gross rate of return:

Rank <sup>2</sup>	Product	Annual premium	Cash surrender value in year 20	Target premium
1	Nationwide VUL Protector II	\$22,192	\$271,279	\$37,955
2	Securian Financial VUL Defender	22,216	224,598	34,360
3	Prudential VUL Protector	22,386	401,476	36,640
4	Prudential FlexGuard Life IVUL	23,135	437,256	44,590
5	Lincoln Financial VUL <sup>ONE</sup>	23,544	335,883	36,360
6	Penn Mutual Protection VUL	23,802	427,336	37,000
7	Pacific Life Pacific Protector VUL	27,388	440,561	35,880

<sup>1</sup> Guarantees are subject to the claims-paying ability of the issuing insurance company.

<sup>2</sup> The rankings are based on annual premium.

**Female, age 60, Preferred Nontobacco, death benefit guaranteed to age 120**

\$1 million specified amount, **10-pay**, solve for guaranteed premiums; 6% gross rate of return:

Rank <sup>2</sup>	Product	Annual premium	Cash surrender value in year 20	Target premium
1	Nationwide VUL Protector II	\$32,642	\$398,111	\$24,299
2	Securian Financial VUL Defender	32,749	417,044	24,030
3	Penn Mutual Protection VUL	33,481	475,478	24,100
4	Prudential VUL Protector	34,907	489,529	22,310
5	Prudential FlexGuard Life IVUL	35,241	563,659	25,750
6	Lincoln Financial VUL <sup>ONE</sup>	42,948	633,005	23,870
7	Pacific Life Pacific Protector VUL	51,246	892,715	22,900

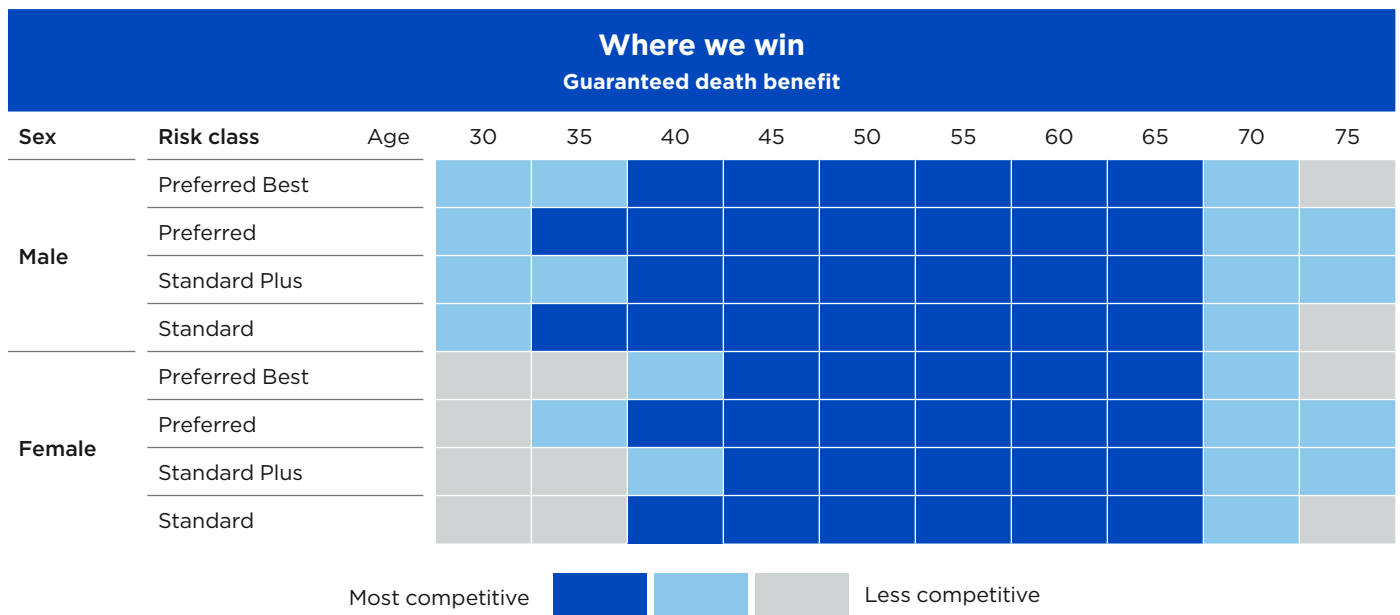
**Female, age 60, Preferred Nontobacco, death benefit guaranteed to age 100**

\$1 million specified amount, **level pay**, solve for guaranteed premiums; 6% gross rate of return:

Rank <sup>2</sup>	Product	Annual premium	Cash surrender value in year 20	Target premium
1	Nationwide VUL Protector II	\$15,434	\$236,444	\$24,299
2	Securian Financial VUL Defender	15,518	207,910	24,030
3	Lincoln Financial VUL <sup>ONE</sup>	16,800	288,503	23,870
4	Penn Mutual Protection VUL	16,951	324,367	24,100
5	Prudential VUL Protector	17,836	376,516	22,310
6	Pacific Life Pacific Protector VUL	18,182	328,309	22,900
7	Prudential FlexGuard Life IVUL	19,008	424,430	25,750

The data shown is hypothetical and may not be used to project or predict actual performance. Your clients' experience may be different, and results may be higher or lower depending on the products chosen, fees and other expenses.

<sup>2</sup> The rankings are based on annual premium.





**Call us today to learn about Nationwide VUL Protector II.**

Nationwide Life Insurance Solutions Center: **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

FOR FINANCIAL PROFESSIONAL USE — NOT FOR DISTRIBUTION TO THE PUBLIC

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

All products in the competitive comparisons assume Death Benefit Option 1, are illustrated at a 6% gross rate of return and use a weighted average fund management expense rate. The Nationwide VUL Rewards Program with the conditional 25% cost of insurance reduction is reflected in years 21 onward. To receive the Nationwide VUL Rewards Program benefit, premium payments must meet or exceed a test of the net accumulated premium (premium paid minus any amounts taken as loans or partial surrenders) on designated dates. Testing dates are in policy years 21 onward. The 25% reduction in COI rate is applied each month the test is met. If the test is met on the 35th policy anniversary, the COI reduction continues as long as the policy is in force — with no more testing. If it is not met on the 35th policy anniversary, no further COI reduction will be applied. The Nationwide VUL Rewards Program is available only if Death Benefit Option 1 is elected and never changed. Guarantees are subject to the claims-paying ability of the issuing insurer.

Information was compiled from each company's illustration software as of 8/2023 and also WinFlex Web Version: 3.234.1a; System Version: 6.133.0. The information is current and accurate to the best of our knowledge.

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, Columbus, Ohio.

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