



Nationwide® universal life insurance

# COI rates you can count on

At Nationwide®, our primary focus is helping you protect what matters most. As a mutual company, we answer to our policyholders, not stock owners. That’s why we design and price our life insurance products to deliver a good value and help withstand economic fluctuations and other challenges that may arise over time.

## A rate history with a proven track record

Like all carriers, Nationwide has the right to increase the cost of insurance (COI) rates on in-force universal life policies — but we haven’t, and we are very proud of that.<sup>1</sup> In fact, we’ve even decreased our COI rate for many products over the years. This means that you can expect consistency, stability and no surprises when it comes to your premiums on in-force policies.

## COI rate changes applied by Nationwide® to in-force policies<sup>2</sup>

Indexed UL <sup>3</sup>	Variable UL <sup>4</sup>	Current Assumption UL <sup>5</sup>	No-Lapse Guarantee UL	Long-Term Care Rider
Decrease	Decrease	Decrease	No change	No change

We know it’s important to get the most value from your policy — which is why we include a variety of features to help tailor it to suit your needs.

## A program that empowers policyholders to reduce their COI rates by 25% in later years

Only Nationwide offers the Nationwide IUL Rewards Program® and the Nationwide VUL Rewards Program®, which give our IUL Protector and VUL Protector policyholders the opportunity to reduce COI rates by 25% in later years. As long as they meet the premium payment requirements, they receive the reduced COI rates, guaranteed! Rewards programs are also available for 2020 IUL and VUL Accumulation products.

<sup>1</sup> “In-force” refers to a policy already purchased and put into effect.

<sup>2</sup> This applies to Nationwide fixed and variable universal life products as of August 2024.

<sup>3</sup> COI rates decreased in 2014 for the additional Term Rider on in-force indexed UL policies.

<sup>4</sup> Variable universal life products are sold by prospectus. Decreases in COI rates occurred in 1999, 2000 and 2001 for in-force Nationwide Next Generation variable UL policies.

<sup>5</sup> Changes resulted in an overall COI rate decrease. Decreases occurred in 1989, 1990, 1992 and 1993 for in-force Flexible Premium Adjustable Life (FEL, BEL58, BEL80) policies.

## Proud of our strength and stability

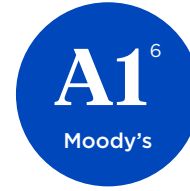
Our financial strength has allowed us to maintain stable rates, even during COVID-19, and it's reflected in the ratings we receive from independent agencies.



Affirmed: 04/30/24  
Fifth highest of 21 ratings



Affirmed: 12/07/23  
Second highest of 16 ratings



Affirmed: 11/10/23  
Fifth highest of 21 ratings

## Why choose Nationwide?

Our focus is providing you with extraordinary care and protecting what matters most. When selecting the right life insurance solution, it's important to pay attention to the details. At Nationwide, you can be sure you're working with a company that:



Remains transparent about our charges and how they work



Adheres to our pricing and underwriting standards, which have allowed us to maintain or even decrease COI rates



Sets stable COI charges to avoid the need to increase them later



Count on Nationwide, a company with the strength and stability to meet your needs. Contact your financial professional for more details on the charges associated with a universal life insurance policy. It's important to have cost of insurance rates you can count on.



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

<sup>6</sup> Ratings apply to Nationwide Life Insurance Company and Nationwide Life and Annuity Insurance Company.

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.

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

The Rewards Program for protection products is available with Nationwide YourLife IUL Protector, Nationwide IUL Protector II and Nationwide IUL Protector II 2020 (Nationwide IUL Rewards Program) and with Nationwide VUL Protector and Nationwide VUL Protector II (Nationwide VUL Rewards Program). To receive the Rewards Program benefits, premium payments must pass a required net accumulated premium test (premium paid minus any amounts taken as loans or partial surrenders) on designated dates. The required amount is set at policy issue and may change if policy changes are made. Testing dates of the required premium are monthly starting at the beginning of policy year 21. The 25% reduction in the cost of insurance (COI) rate is applied to the base policy each month the test is met. If the test is met on the 35th policy anniversary, testing continues as long as the policy is in force — with no further increase in the net accumulated premium required for the rewards program. If it is not met on the 35th policy anniversary, testing stops and no further COI reduction will be applied. The Nationwide IUL Rewards Program and the Nationwide VUL Rewards Program are not available if death benefit option 2 is or ever was elected.

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, Columbus, Ohio.

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