

Life insurance | Product and services overview

It helps to know
your options in

life



Meet your clients' planning needs

Whether your clients are looking for death benefit protection or accumulation opportunities, Nationwide® offers a wide variety of fixed and variable products. Keep in mind that all guarantees are subject to Nationwide's claims-paying ability and that investing involves market risk, including possible loss of principal.



Nationwide®

Overview of our life insurance products

Product name	Objective/ product focus	Long-Term Care Rider II ¹ (additional cost)	Overloan Lapse Protection Rider II (additional cost if invoked)	Guaranteed death benefit ² (additional cost if through a rider)	Differentiators
VARIABLE					
Nationwide® VUL Accumulator	Accumulation	✓	✓		Fund lineup and features designed for more potential cash value, which can be accessed for tax-advantaged income
Nationwide® VUL Protector	Death benefit	✓	✓	✓	Lower-cost death benefit protection and the option to guarantee it to age 120 using the Extended No-Lapse Guarantee Rider
FIXED					
Nationwide CareMatters® II ³	Long-term care and death benefit			✓	Cash indemnity; no receipts; 5 premium options; 3 inflation options guaranteed minimum death benefit
Nationwide CareMatters Together ^{SM4}	Long-term care and death benefit			✓	First cash indemnity, linked-benefit policy that covers two lives with a shared benefit pool
Nationwide Indexed UL Accumulator II 2020 ⁵	Accumulation	✓	✓	✓	Low-cost design; S&P 500®, Multi-Index Monthly Average, J.P. Morgan Mercury SM and BNPP Global H-Factor® strategies with high cap and high par options
Nationwide Indexed UL Protector II 2020 ⁵	Death benefit	✓	✓	✓	Extended No-Lapse Guarantee Rider for up to lifetime death benefit guarantee; guaranteed features to lower costs and increase growth potential
Nationwide No-Lapse Guarantee UL II	Death benefit	✓		✓	Flexible guaranteed death benefit with the ability to add LTC and a Return of Premium Rider
Nationwide Survivorship Indexed UL 2020	Death benefit	✓	✓	✓	Cost-efficient permanent life insurance for two people with the potential to accumulate cash value through multiple high cap options and Nationwide's Multi-Index Monthly Average; LTC Rider available for one or both insureds
Nationwide Guaranteed Level Term	Death benefit				10-, 15-, 20- and 30-year level premium periods
Nationwide Whole Life	Death benefit				20-pay WL (level premiums for 20 years) or WL 100 (level premiums to attained age 100)

¹ Keep in mind that, as an acceleration of the death benefit, the Long-Term Care Rider II payout will reduce both the death benefit and cash surrender value. Make sure life insurance needs will still be met even if the rider pays out in full. Costs for long-term care vary by person, and there is no guarantee that the rider will cover all long-term care costs. Riders may be known by different names in different states. The availability of products and riders varies by state; not all products are available with all broker/dealers. The Long-Term Care Rider II is not available in certain states. In states where it is not yet approved, our original Long-Term Care Rider may be available.

² The guarantee is available via the Extended No-Lapse Guarantee Rider on Nationwide VUL Protector and Nationwide IUL Protector II.

³ Nationwide CareMatters II is not available in Montana and New York. Nationwide YourLife® CareMatters is available in New York.

⁴ Nationwide CareMatters Together is not available in certain states. Contact Nationwide for availability.

⁵ Indexed universal life insurance policies are not stock market investments. They do not directly participate in any stock or equity investments, and they do not receive dividends or capital gains. Past performance of an index is not an indicator of future crediting rates. Also, be aware that interest-crediting fluctuations can lead to the need for additional premium in the policy.

Helping put the plan in place

The Advanced Consulting Group

The education and experience of our specialists, many with ChFC®, CLU®, JD, CPA and other designations, can help enhance your credibility with your clients. They can help with case design, share white papers and published articles, or even sit in on a producer conference call. Please note that Nationwide and its representatives do not provide legal or tax advice, and this information is for educational purposes only.

Policy management services

Protection	<p>The Nationwide Long-Term Care Rider II offers supplemental long-term care coverage during the insured's life and a minimum death benefit guarantee to the beneficiary, even after all of the LTC is used. There's no need to submit bills or receipts once the claim is established (cash Indemnity rider), and the money can be used to help cover informal care if desired.</p> <p>The Automated Premium Monitor is a notification system to help keep guarantees in place (available on the Nationwide No-Lapse Guarantee UL and the Extended No-Lapse Guarantee Rider on Nationwide IUL Protector II and Nationwide VUL Protector).</p> <p>Overloan Lapse Protection of the insured helps protect heavily loaned policies from lapsing and having a taxable event.</p>
Accumulation	<p>Our VUL products offer a wide range of investment options, including many run by major third-party fund managers, 8 from Dimensional Fund Advisors and multiple asset allocation solutions⁶; the online Portfolio Builder Tool is powered by Morningstar to build and compare VUL fund portfolios.</p> <p>Our IUL illustrations offer consumer-friendly graphics and sales ideas to help you explain the product. Customized output offers greater transparency on alternative policy loans, and digital self-service empowers your clients to manage their policies with ease.</p>
Distribution	<p>Automated Income Monitoring (available on VUL and IUL products) automates the process of setting up an income stream and provides an annual review package so you can monitor the policy.</p>

⁶ These funds are designed to provide diversification and asset allocation across several investments and asset classes, primarily by investing in underlying funds. Therefore, in addition to the expenses of the funds themselves, your clients are indirectly paying a proportionate share of the applicable fees and expenses of the underlying funds.

For more information, contact us at:

Life Insurance Solutions Center

1-800-321-6064

Brokerage General Agents (BGAs) Solutions Center

1-888-767-7373

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 for additional premium in the policy. Variable life insurance has fees and charges that include underlying fund expenses and costs of insurance that vary with sex, health, age and tobacco use. Riders that customize a policy to fit individual needs usually carry an additional charge.



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

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.

The products listed may not be available at every firm or distributor.

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NFM-2413AO (08/24)