



Launch Guidelines

Nationwide Chronic Illness Rider CA Launch

Providing you with product solutions to help clients deal with the unexpected is important to us. That's why we offer a chronic illness benefit. This feature is automatically included on most of our single-life policies for no additional cost until they're used by the client.

We are pleased to announce that the Accelerated Death Benefit for Chronic Illness Rider has been approved in California. All eligible new policies issued on or after February 19, 2024 will automatically include the rider. No additional paperwork will be required.

In addition, we will be issuing the rider to qualifying in-force policyholders for applicable policy types issued on or after January 11, 2021. We are required to notify them about the addition and send them a set of updated policy pages. The mailing for this initiative will continue through 2024.

Policy Types

- Nationwide IUL Accumulator II 2020
- Nationwide IUL Protector II 2020
- Nationwide New Heights® IUL Accumulator 2020
- Nationwide No-Lapse Guarantee UL II
- Nationwide Advisory VUL*
- Nationwide VUL Accumulator*
- Nationwide VUL Protector*
- Nationwide 20-pay Whole Life
- Nationwide Whole Life 100
- Nationwide 15-year Guaranteed Level Term
- Nationwide 20-year Guaranteed Level Term
- Nationwide 30-year Guaranteed Level Term

*** The Chronic Illness Rider will not be added to currently in-force variable universal life (VUL) policies.**

Other requirements for the rider

- The policy Issue Age is 18-65 (except for term products, where the maximum issue age is 55).
- The policy is Table Rating C or better and \$5 flat extra per 1,000 or better.
- Policies that have the long-term care rider are not eligible.

Important dates

- All eligible new policies issued on or after February 19, 2024 will automatically include the rider. No additional paperwork will be required.
- Eligible in-force policies will be updated and communicated through 2024.

We're here to help

Please call us if you have any questions or need assistance. We appreciate your business and are glad to help.



Contact your Nationwide wholesaler to learn more.



Nationwide®
is on your side

- 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.

Not every policy type includes every benefit, and there may be age restrictions and underwriting thresholds.

All guarantees and benefits of the insurance policy are backed by the issuing insurance company. Policy guarantees and benefits are not backed by the broker/dealer and/or insurance agency selling the policy, nor by any of their affiliates, and none of them makes any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

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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