

Transition Guidelines

Nationwide YourLife® Guaranteed Level Term (10, 15, 20 & 30-year) Pricing Change for New Business Effective March 13, 2017

Nationwide is committed to carefully managing our life product portfolio so we remain the strong, stable carrier you and your clients can rely on. Given this commitment — and shifting mortality trends — we are adjusting the pricing on our Nationwide YourLife Guaranteed Level Term (GLT). Although price is increasing in some instances, the majority of the changes are price decreases. The new pricing applies to all new business, effective March 13, 2017.

Important Dates

Application Signed Date Sunday, March 12, 2017	"In Good Order" applications must be signed by March 12, 2017 to receive the old pricing (pre-March 13, 2017 pricing). Applications signed after this date will receive the new pricing.
Pricing Effective Date Monday, March 13, 2017	Pricing change will be effective for new business. Pricing is driven by the Policy Date, so policies with a Policy Date on or after March 13, 2017 will receive the new pricing.
Application Received Date Friday, March 31, 2017	Applications signed by March 12, 2017 must be received at Nationwide no later than March 31, 2017 in order to receive the old pricing.
Funding Deadline Friday, May 12, 2017	Applications signed by March 12, 2017 and received by March 31, 2017 must be in force and funded by May 12, 2017. A Policy Date of March 12, 2017 or prior will be applied to the issued policy. <ul style="list-style-type: none"> • Exceptions may be requested in legitimate instances where the funding cannot be freed up for the policy by the May 12, 2017 funding deadline (in a trust, asset liquidity, etc.). The Nationwide underwriter, case manager and management staff will review these on a case-by-case basis for any extensions to the May 12, 2017 funding deadline.

Backdating

Applications signed after March 12, 2017 must use the new pricing and therefore cannot be backdated prior to March 13, 2017 for any reason. Normal backdating rules and the old product pricing apply to applications signed on or before March 12, 2017, if the "Important Dates" criteria above are met. Backdating is considered applying a Policy Date (Issue Date) to a policy that is prior to the application signed date.

Underwriting Deadline

Sunday, March 12, 2017	<ul style="list-style-type: none"> • Last day to reopen a current Nationwide YourLife GLT application that was closed due to outstanding underwriting requirements or was considered "Not Taken." • If not reopened by this date, it will be considered an application for the newly priced Nationwide YourLife GLT product, regardless of the original application date.
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Please call us if you have any questions or need assistance. We appreciate your business and are glad to help.



National Sales Desk:

800-321-6064

Brokerage General Agents:

888-767-7373

Nationwide Financial Network®:

877-223-0795



Guarantees are subject to the claims-paying ability of Nationwide Insurance.

As your clients' personal situations change (e.g., marriage, birth of a child or job promotion), so will their life insurance needs. Take care to ensure this product is suitable for their long-term life insurance needs. They should weigh any associated costs before making a purchase. Life insurance has fees and charges that vary with sex, health, age and smoking status. Riders that customize a policy to fit individual needs usually carry an additional charge.

Life insurance products are underwritten by Nationwide Life Insurance Company or Nationwide Life and Annuity Insurance Company, Columbus, Ohio.

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FLM-1131AO (01/17)

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