



Nationwide®

## Nationwide® Life Product Update

### 0.50% fixed rate increase in Nationwide IUL 2020 products

Effective January 1, 2024

Nationwide IUL 2020 policyholders will soon benefit from the 3<sup>rd</sup> fixed interest rate increase since April 2023, thanks to our continued strength and stability, commitment to the customer and a strong interest rate environment.

On April 1, we raised fixed interest rates by 0.25%; on July 1, we raised them by 0.25% again. **Now we are raising them by 0.50%. Effective January 1, 2024, the fixed interest rate will be 3.50%** for the following products:

Nationwide IUL 2020 Products	Fixed Interest Rate effective Jan 1, 2024
<ul style="list-style-type: none"><li>Nationwide IUL Accumulator II 2020</li><li>Nationwide IUL Protector II 2020</li><li>Nationwide Survivorship IUL 2020</li></ul>	3.50%

#### Nationwide's history of strong IUL solutions

The focus of the Nationwide portfolio of IUL products is to help our customers reach their protection and accumulation goals. Some of the ways we help deliver on this include:

- Products with a low-cost structure
- Stable cost of insurance (COI) rates – with no COI rate changes to in-force policies in our history
- Wide range of indices and indexed interest strategies
- Guaranteed Nationwide IUL Rewards Program®
- Cash indemnity Long-term Care Rider II with benefits that can be used for home care



Thank you for your partnership and for choosing Nationwide IUL solutions. If you have any questions, please contact your Nationwide representative.



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 insurer. Life insurance is issued by Nationwide Life and Annuity Insurance Company, Columbus, Ohio.

Indexed universal life insurance policies are not stock market investments, do not directly participate in any stock or equity investments, and do not receive dividend or capital gains participation. Past performance of an index is no indication of future crediting rates.

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