



Transition Guidelines

Nationwide No Lapse Guarantee® II
Price improvement effective November 7, 2022

Beginning November 7, 2022, Nationwide will be implementing a price improvement across all scenarios for the current No Lapse Guarantee II product.

These pricing changes do not apply to Nationwide No Lapse Guarantee II in New York.

Pricing improvements

The price improvement is a price decrease for all no-lapse guarantee solve scenarios. The typical price decrease will range from 5% to 15%; however, the percent decrease varies by the characteristics of the case.

Important dates

Policies with an effective date on or after November 7th will receive the improved pricing.

Backdating

Normal backdating rules apply and if the policy is backdated using a policy effective date on or before November 6, 2022, it will receive the old pricing.

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.

Guarantees are subject to the claims-paying ability of the issuing insurer. Products are issued by Nationwide Life Insurance Company (NY) or Nationwide Life and Annuity Insurance Company, Columbus, Ohio.

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FLN-0227AO.1 (10/22)