



# Nationwide® 2020 Transition Guidelines

Nationwide® Indexed Universal Life Protector II 2020  
Nationwide® Indexed Universal Life Accumulator II 2020  
Nationwide® Survivorship Indexed Universal Life 2020

On **November 7, 2020**, Nationwide will update our IUL and Survivorship IUL products. Any application received on or after November 7, 2020 will be considered an application for the updated products listed below. Please use these guidelines during this transition.

## Old Products

## New Products

Nationwide IUL Accumulator II	Nationwide IUL Accumulator II 2020
Nationwide IUL Protector II	Nationwide IUL Protector II 2020
Nationwide Survivorship IUL	Nationwide Survivorship IUL 2020

## Important Dates

<b>Application Signed Date</b> <b>November 6, 2020</b>	<b>Old products:</b> Applications for an old product must be signed on or before November 6, 2020 to be eligible for the product <b>New products:</b> Applications signed after on or after <b>November 7, 2020</b> will be considered an application for a new product
<b>Application Received Date</b> <b>November 6, 2020</b>	<b>Old products:</b> Applications for an old product must be received in the Home Office on or before November 6, 2020 to be eligible for the product <b>New products:</b> Applications received on or after <b>November 7, 2020</b> will be considered an application for a new product regardless of the application signed date
<b>Funding Deadline</b> <b>January 29, 2021</b>	<b>Old products:</b> In addition to the above deadlines, the policy must also be in force and funded by January 29, 2021

## 1035 Exchanges

For policies funded by 1035 money in any state, the In-Good-Order (IGO) 1035 paperwork must come with the application with the same date restrictions above. The 1035 requests then will be sent to the relinquishing carrier by Nationwide and tracked following standard procedures. These cases will have an extended funding deadline of March 29, 2021.

## Reopening applications for the old products

Closed applications reopened on or after November 7, 2020 will be considered an application for the new product. This applies to applications closed due to outstanding underwriting requirements or otherwise “not taken” and regardless of the original application signed date.

## Backdating to save age

Both the old and new products can be backdated to save age. Applications for older products that are received before the deadline, can be current dated.

## Illustration software to be updated Nov. 7, 2020

Our sales teams can illustrate a preview of the new products starting Oct 23, 2020. Call us to discuss a specific case.

We appreciate your business. Please call us if you have any questions.

Nationwide Life Solutions Center	1-800-321-6064
Brokerage General Agents (BGA) Solutions Center	1-888-767-7373
Nationwide Financial Network® Solutions Center	1-877-223-0795



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 the costs of the policy and understand that life insurance has fees and charges that vary with sex, health, age and tobacco use. Riders that customize a policy to fit individual needs usually carry an additional charge. Rider names and availability vary by state.

Indexed universal life insurance policies are not stock market investments, do not directly participate in any stock or equity investments and do not receive dividends or capital gains participation. Past performance of an index is not an indicator of future crediting rates. Nationwide may discontinue any index that becomes unavailable (i.e., is no longer published) or the calculation of which is substantially changed. Nationwide may substitute with a comparable index or may adjust the method of calculating index segment interest.

Guarantees are subject to the claims-paying ability of the issuing insurer. 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.

Nationwide, the Nationwide N and Eagle and Nationwide is on your side are service marks of Nationwide Mutual Insurance Company.  
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