



## New from Nationwide®: Updated IUL and SIUL products for 2020

Effective November 7, 2020

On November 7, 2020, Nationwide will launch an update to our Nationwide IUL Accumulator II, Nationwide IUL Protector II and Nationwide Survivorship IUL products. The changes build on our low-cost, transparent design that's focused on putting customers' needs first.

### Introducing:

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

### What we are changing:

- Removing all multipliers
- Keeping five of the indexed interest strategies and increasing the cap rate on two of them; lowering the cap rate on two; and increasing the spread rate on one
- Increasing the maximum illustrated rate for core strategies
- Lowering the maximum illustrated spread on IUL alternative loans to 0.50%

### Important dates:

- **Nov. 6, 2020:** Applications must be received in good order to receive the old product.
- **Nov. 7, 2020:** Applications received on or after this date will be for the new, updated products.

See the “Nationwide 2020 Transition Guidelines” for details on when cases must be funded and in-force for the old product design, including the 1035 funding deadline.

Nationwide® IUL Accumulator II 2020 Nationwide® IUL Protector II 2020			
Indexed interest strategy — <i>all one-year segments</i>	Cap/spread rate <sup>1</sup>	Strategy charge <sup>1</sup>	Maximum Illustrated Rate
Multi-Index Monthly Average	11.00%	0%	5.92%
S&P 500® Annual Point-to-Point	9.50%	0%	
Uncapped S&P 500® Annual Point-to-Point	7.5% spread	0%	
High-cap Multi-Index Monthly Average	20.00%	1%	6.99%
High-cap S&P 500® Annual Point-to-Point	12.50%	1%	

Nationwide® Survivorship IUL 2020			
Indexed interest strategy — <i>all one-year segments</i>	Cap/spread rate <sup>1</sup>	Strategy charge <sup>1</sup>	Maximum illustrated Rate
Multi-Index Monthly Average	11.00%	0%	5.92%
S&P 500® Annual Point-to-Point	9.50%	0%	
Uncapped S&P 500® Annual Point-to-Point	7.5% spread	0%	
High-cap Multi-Index Monthly Average	20.00%	1%	6.99%
High-cap S&P 500® Annual Point-to-Point	12.50%	1%	

<sup>1</sup> Current rates are subject to change. Please contact the Nationwide Life Solutions Center at 1-800-321-6064 for current rate information

### **Transparency and consistency to put customers' needs first**

Nationwide has long been an advocate for transparency with low costs, guarantees and illustration supplements that emphasize our focus on putting customers' needs first. Likewise, we are proud of our consistency in never increasing COI rates on in-force policyholders, never decreasing our persistency bonuses — and not restricting applications due to COVID-19.

We carefully design, price and manage our life insurance products to offer long-term value for our policyowners and to make sure we remain a strong, stable company to honor our promises.

We appreciate the trust you place in Nationwide. Please call us with any questions about our new 2020 product updates.

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



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. Past performance of an index is no indication of future crediting rates.

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 that 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 tobacco use. Riders that customize a policy to fit individual needs usually carry additional charges.

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