

# Transition Guidelines

## Nationwide YourLife® No-Lapse Guarantee UL

Pricing Change For New Business Effective November 7, 2016

Nationwide is committed to carefully managing our life product portfolio in order to remain a strong, stable carrier you can rely on. Given this commitment – and the historically low interest rate environment – we are making a pricing change to our Nationwide YourLife No-Lapse Guarantee UL (NLG-UL) for new business.

### Important Dates

<b>Application Signed Date</b> Friday, November 4, 2016	"In Good Order" applications must be signed by November 4, 2016 to receive the old pricing (pre-November 7, 2016 pricing). Applications signed after this date will receive the new pricing.
<b>Pricing Effective Date</b> Monday, November 7, 2016	Pricing change will be effective for new business. Pricing is driven by the Policy Date, so policies with a Policy Date on or after November 7, 2016 will receive the new pricing.
<b>Application Received Date</b> Monday, November 14, 2016	Applications signed by November 4, 2016 must be received at Nationwide no later than November 14, 2016 in order to receive the old pricing.
<b>Funding Deadline</b> Friday, February 3, 2017	Applications signed by November 4, 2016 and received by November 14, 2016 must be in force and funded by February 3, 2017. A Policy Date of November 4, 2016 or prior will be applied to the issued policy.

### Backdating

Applications signed after November 4, 2016 must use the new pricing and therefore cannot be backdated prior to November 7, 2016 for any reason. Normal backdating rules and the old product pricing apply to applications signed on or before November 4, 2016, 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.

### Funding Exceptions — Exceptions may be requested for the following:

- Policies funded by 1035 money in any state. For 1035 money, the In-Good-Order (IGO) 1035 paperwork must come with the application with same-date restrictions. The 1035 requests then will be sent to the relinquishing carrier by Nationwide and tracked following standard procedures. These cases must be funded by April 7, 2017.
- Other legitimate instances where the funding cannot be freed up for the policy by the February 3, 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 extension to the February 3, 2017 funding deadline.

### Underwriting Deadline

<b>Friday, November 4, 2016</b>	<ul style="list-style-type: none"> <li>• Last day to reopen a current Nationwide YourLife NLG-UL application that was closed due to outstanding underwriting requirements or was considered "Not Taken."</li> <li>• If not reopened by this date, it will be considered an application for the newly priced Nationwide YourLife NLG-UL product, regardless of the original application signed date.</li> </ul>
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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 the issuing insurer.

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