



Nationwide®
is on your side

Nationwide® Variable
Universal Life

Product announcement

Two new VUL products from Nationwide

With one of our best VUL investment lineups

At Nationwide, we are known for our strong lineup of investment options. We are proud to introduce two new variable universal life (VUL) products with an exciting investment lineup and much more — available August 14, 2017:

- **Nationwide® VUL Accumulator** — Focused on cash accumulation and distribution
- **Nationwide® VUL Protector** — Focused on low-cost life insurance protection

New line up of high-quality investments and low-cost options

- 70 options with a 0.67% weighted average expense
- More high-quality options to make fund selection easier
 - + 46% of the lineup have a 4-star or 5-star Morningstar® rating
 - + 41% of the lineup are asset allocation options
 - + 57% of the lineup have brand-name fund managers including American Funds®, Dimensional®, Fidelity®, Franklin Templeton®, Invesco®, BlackRock® and Oppenheimer®
 - + 8 Dimensional® funds — more than in any other VUL on the market today¹
- Two Indexed Strategy options — S&P 500® Annual Point-to-Point and Multi-Index Monthly Average

New 2-year rolling target premium

For enhanced compensation potential

Our new Nationwide LTC Rider II

- + Coverage for informal care (such as care from family members or friends)
- + More payout benefit options (2%, 3% and 4%)
- + Discounted rate for couples²

New guarantees to help build client confidence

- **Nationwide VUL Rewards ProgramSM** — A guaranteed benefit applied when the client satisfies a net accumulated premium test on designated testing dates:
 - + Nationwide VUL Accumulator — 0.40% credit; starts in policy year 16 (earlier for issue ages 51 or older)
 - + Nationwide VUL Protector — 25% reduction of base and ATR cost of insurance rates; starts in policy year 21
- **Extended No-Lapse Guarantee rider (ENLG)** — offers guarantees to age 90 or to age 120. It automatically includes our Automated Premium Monitor to notify advisor and client if the guarantee is at risk of going off track. ENLG is available only on Nationwide VUL Protector.³
- **20-year initial guarantee** — increased from the 5-year guarantee on our previous VUL products; applies to the Additional Term Rider when it is added to the policy.

¹ Ratings may change at anytime.

² Morningstar®, June 14, 2017

³ In states where the new Nationwide LTC Rider II is not yet approved, our original LTC rider is available for both new VUL products. Limitations and exclusions apply. Costs for long-term care vary by person, and there is no guarantee the rider will cover all long-term care costs.

⁴ The ENLG rider guarantee applies to the Additional Term Rider when it is added to the policy. Investment restrictions apply.

State approvals

Product availability is subject to state approval — and as of June 15, 2017, both of our new VUL products have been approved in all states except: AK, CA, CT, DC, DE, FL, MA, MT, ND, NY and SD.

Strength and stability you and your clients can count on

We price our life insurance to withstand economic fluctuations and other challenges — and as a result, we've never increased our COI rates on any inforce universal life product.

A+
“*Superior*”
A.M. Best
Received 10/17/2002
Affirmed 7/7/2016

A1
“*Good*”
Moody's
Received 3/10/2009
Affirmed 7/21/2016

A+
“*Strong*”
Standard & Poor's
Received 12/22/2008
Affirmed 4/22/2016

These ratings and rankings reflect rating agency assessment of the financial strength and claims-paying ability of Nationwide Life Insurance Company and Nationwide Life and Annuity Insurance Company. They are not intended to reflect the investment experience or financial strength of any variable account, which is subject to market risk. Because the dates are updated only when there's a change in the rating, the dates above reflect the most recent ratings we have received. They are subject to change at any time.



Call us today to put our new VUL products to work for your clients.

National Sales Desk
Nationwide Financial Network (NFN)
Brokerage General Agents (BGAs)

1-800-321-6064
1-877-223-0795
1-888-767-7373



Nationwide®
is on your side

Guarantees are subject to the claims-paying ability of Nationwide Insurance.

Variable products are sold by prospectus. Carefully consider the investment objectives, risks, charges and expenses. The product and underlying fund prospectuses contain this and other important information. Investors should read them carefully before investing.

To request a product prospectus starting August 14, 2017, please call 1-800-321-6064 or go online to prospectus.nationwide.com/VULProtector or prospectus.nationwide.com/VULAccumulator.

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 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 smoking status. Riders that customize a policy to fit individual needs usually carry an additional charge.

The “S&P 500” and Dow Jones Industrial Average are products of S&P Dow Jones Indices LLC (“SPDJI”), and have been licensed for use by Nationwide Life Insurance Company and Nationwide Life and Annuity Insurance Company (“Licensee”). Standard & Poor's®, S&P® and S&P 500® are registered trademarks of Standard & Poor's Financial Services LLC (“S&P”); DJIA®, The Dow®, Dow Jones® and Dow Jones Industrial Average are trademarks of Dow Jones Trademark Holdings LLC (“Dow Jones”); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Licensee. Licensee's products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P or their respective affiliates, and none of such parties makes any representation regarding the advisability of investing in such products nor do they have any liability for any errors, omissions or interruptions of the S&P 500 and/or Dow Jones Industrial Average.

To receive the Nationwide VUL Rewards Program benefit in Nationwide VUL Protector, net premium payments (all premium paid minus any loans or partial surrenders) must satisfy an accumulated premium test on designated dates. If the test is satisfied at the start of policy year 21, the policy's base and Additional Term rider cost of insurance rates will be reduced by 25%. The test is applied each month in policy years 21 to 35 to give clients more opportunities to qualify for the rate reduction. If the test is satisfied at the start of policy year 35, testing will continue using the test amount as of that date. If not, testing will end and no further reduction will be given. If policy changes are made, the accumulated premium test amount may change. The Nationwide VUL Rewards program is available only if death benefit option 1 is elected at the time of policy issue and never changed.

To receive the Nationwide VUL Rewards Program benefit in Nationwide VUL Accumulator, net premium payments (all premium paid minus any loans or partial surrenders) must satisfy an accumulated premium test at the start of policy year 16; earlier for issue ages 51 or older. The required amount is set at policy issue and may change if policy changes are made. Once the requirement is met, the benefit is applied monthly at an annual rate of 0.40% from then on — as long as the policy is in force. The credit is calculated by multiplying the accumulated value, minus any indebtedness, on the date of calculation by the monthly rate; the credit will be added to the fixed interest rate strategy's accumulated value.

Life insurance products are issued by Nationwide Life Insurance Company or Nationwide Life and Annuity Insurance Company, Columbus, Ohio.

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