



Top reasons to select Nationwide VUL

Many advisors have trusted Nationwide to serve their Variable Universal Life (VUL) clients. Now there are even more reasons with our two new products:

- **Nationwide VUL Accumulator**
- **Nationwide VUL Protector**

Better investment lineup makes fund selection easier

Higher concentration of high-quality investment options

- More options with 4-star or 5-star Morningstar® ratings (47% of lineup)¹
- More asset allocation options (41% of lineup)
- More options managed by third-party money managers (57% of lineup); includes 8 options from Dimensional Fund Advisors

Two indexed options — both with a 1% floor guarantee

- S&P 500® Annual Point-to-Point
- Multi-index Monthly Average based on the S&P 500®, NASDAQ-100™ and Dow Jones Industrial Average; 50% of top-performing index, 30% of second best performer and 20% of the third

More tools to help select investment options — and keep an eye on them

- Portfolio Builder tool, powered by Morningstar® — to build and evaluate portfolios
- Online rate of return updated with every financial transaction
- Fund alerts and automatic asset rebalancing

Guarantees to help build client confidence

Guaranteed 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% annualized credit; starts in policy year 16 (earlier for issue ages 51 or older)
- **Nationwide VUL Protector:** 25% reduction in cost of insurance (COI) rates on base policy and Additional Term rider; starts in policy year 21
- Guarantees are subject to the claims-paying ability of the issuing insurer

Extended No-Lapse Guarantee (ENLG) rider with guarantees to age 120

- Add an extended death benefit guarantee with the flexibility to choose the duration to age 90 or to age 120²
- Includes Automated Premium Monitor to alert you and your client if the guarantee is at risk of going off track
- Length of guarantee applies to the Additional Term rider when it is added to the policy

New 20-year initial guarantee

- Increased from the 5-year guarantee on our previous VUL products; varies by issue age
- Length of initial guarantee applies to the Additional Term rider when it is added to the policy

An even more flexible Long-Term Care rider

- The Nationwide Long-Term Care Rider II is a flexible monthly cash benefit for long-term care expenses (even for informal care at home)
- No need to submit bills or receipts once claim is established
- Enhanced coverage for informal care with fewer exclusions, more payout options and a discounted rate for couples.³

¹ As of October 25, 2017. Please note Morningstar® ratings are subject to change at any time and without notice.

² Available only on Nationwide VUL Protector.

³ In states where the Nationwide Long-Term Care Rider II is not yet approved, our original Long-Term Care Rider is available for the Nationwide VUL Accumulator and Nationwide VUL Protector.

Built-in policy management features — at no additional charge

- Dollar cost averaging and enhanced dollar cost averaging
- Automated Income Monitor — makes setting up income stream easy
- Automatic notification for death benefit option 2 to 1 switch — notifies you and your client
- Automated Premium Monitor — to keep you informed about meeting premium requirements for ENLG rider
- Nationwide VUL Rewards Program premium monitor — reports status of satisfying the net accumulated premium test

Dedicated teams and resources to support you

- **Advanced Consulting Group** — experienced financial services professionals to assist with case design and product details
- **Nationwide Retirement Institute** — insights and resources to break down and simplify complex financial topics
- **Office of the Economist** — analysts delivering up-to-date economic commentary, market insights and client conversation guides

Proud history of no cost of insurance rate increases

We price our life insurance to withstand economic fluctuations and other challenges — and as a result — we are proud of avoiding cost of insurance (COI) rate increases on in force policies.

Strength and stability you and your clients can count on

A+
“Superior”
A.M. Best
2nd strongest of 16
Received 10/17/02
Affirmed 7/07/16

A1
“Good”
Moody's
5th strongest of 21
Received 3/10/09
Affirmed 7/21/16

A+
“Strong”
Standard & Poor's
5th strongest of 22
Received 12/22/08
Affirmed 5/24/2017

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 only updated 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 discuss a VUL solution for your clients.

**National
Sales Desk**

1-800-321-6064

**Nationwide Financial
Network**

1-877-223-0795

**Brokerage General
Agents**

1-888-767-7373

Not a deposit • Not FDIC or NCUSIF insured • Not guaranteed by the institution • Not insured by any federal government agency • May lose value

Variable policies are sold by prospectus. Carefully consider the investment objectives, risks, charges and expenses. The policy and underlying fund prospectuses contain this and other important information. Investors should read them carefully before investing. For a product prospectus, please call 1-800-321-6064 or go online to prospectus.nationwide.com/VULAccumulator or prospectus.nationwide.com/VULProtector.

As your clients' personal situations change (i.e., marriage, birth of a child or job promotion), so will their life insurance needs. Care should be taken to ensure these strategies and products are suitable for long-term life insurance needs. You should weigh your clients' objectives, time horizon and risk tolerance as well as any associated costs before investing. Also, be aware that market volatility can lead to the need to pay additional premium to meet your goals and /or prevent the policy from lapsing. Variable life insurance has fees and charges that include underlying investment option expenses and costs that vary with sex, health, age and tobacco use. Riders that customize a policy to fit individual needs usually carry an additional charge. Riders may be known by different names in different states and may not be available in every state. Limitations and exclusions may apply.

To receive the Nationwide VUL Rewards Program benefit, net accumulated premium payments (total premium paid minus any policy loans, unpaid loan interest charged and partial withdrawals) must satisfy a net accumulated premium test on designated dates. The test amount is specified in the illustration. For the Nationwide VUL Protector, starting in policy year 21, a 25% reduction in the base and Additional Term rider cost of insurance rate is applied each month the test is satisfied. For the Nationwide VUL Accumulator, once the test is satisfied at the start of policy year 16 (earlier for issue ages 51 or older), a credit is applied monthly, at an annual rate of 0.40% of the accumulated value, minus any indebtedness, from then on — as long as the policy is in force.

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, their respective affiliates, and none of such parties make 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 and Dow Jones Industrial Average.

NASDAQ[®], and NASDAQ 100 Index[™], are registered trademarks of Nasdaq, Inc. (which with its affiliates is referred to as the “Corporations”) and are licensed for use by Nationwide Life Insurance Company and Nationwide Life and Annuity Insurance Company. The policy has not been passed on by the Corporations as to their legality or suitability. The policy is not issued, endorsed, sold, or promoted by the Corporations. THE CORPORATIONS MAKE NO WARRANTIES AND BEAR NO LIABILITY WITH RESPECT TO THE POLICY.

Guarantees are subject to the claims-paying ability of the issuing insurer. All individuals selling this product must be licensed insurance agents and registered representatives of a broker/dealer. The general distributor is Nationwide Investment Services Corporation, member FINRA. Variable products are issued by Nationwide Life Insurance Company or Nationwide Life and Annuity Insurance Company, Columbus, Ohio.

© 2017 Nationwide, Nationwide is on your side, the Nationwide N and Eagle and Nationwide VUL Rewards Program are service marks of Nationwide Mutual Insurance Company. Third-party marks that appear in this document are the property of their respective owners.

VLM-0892AO.3 (10/17)

FOR BROKER DEALER USE ONLY — NOT FOR USE WITH THE PUBLIC