



Nationwide® Variable Universal Life

Top reasons to select Nationwide® VUL Protector II

Guarantees to help build client confidence

Extended No-Lapse Guarantee (ENLG) Rider with guarantee to age 120

- Add a dialable secondary death benefit guarantee
- New structure and front-loaded charges allow for nimble pricing and cash value performance.

ENLG Advantage Program

An optional program for large first year premium case designs with the ENLG Rider

- Receive a discounted ENLG Premium in exchange for participating in the program
- First year premium is placed in the money market and transferred monthly into subaccounts over 5 years.

20-year initial guarantee¹

Guaranteed Nationwide VUL Rewards Program®

A guaranteed benefit applied when the client satisfies a net accumulated premium test on designated testing dates:

- 25% reduction in cost-of-insurance (COI) rates on the base policy; starts in policy year 21²

Additional Benefits to meet a variety of needs

- **Long-Term Care Rider II:** A flexible monthly cash benefit for long-term care expenses (even for informal care at home)
 - No need to submit bills or receipts once a claim is established
 - Ability to pay 100% of the benefit to informal caregivers, with 3 payout options and a discount for couples
- **Nationwide CareGiver Advocate**
 - This service helps make it easier for clients to find the care they need.
- **Living Access Benefits**
 - Accelerated Death Benefit for Terminal Illness
 - Accelerated Death Benefit for Critical Illness
 - Accelerate Death Benefit for Chronic Illness

Best-in-class investment lineup

Streamlined high-quality investment options

- Extensive options with 4-star or 5-star Morningstar® ratings
- High-quality asset allocation options
- Many third-party money managers that you can rely on, including American Funds, BlackRock, Dimensional Funds, Fidelity, and Valmark³

Easy-to-use tools to help select investment options — and keep an eye on them

- Online rate of return updated with every financial transaction
- Fund alerts and automatic asset rebalancing

Built-in policy management features

- Dollar cost averaging and enhanced dollar cost averaging
- Automated Premium Monitor keeps you informed about meeting premium requirements for the ENLG Rider
- Nationwide VUL Rewards Program premium monitor reports status of satisfying the net accumulated premium test
- Annual Statements provide detailed information about client's policy values and coverage.

Streamlined New Business and Underwriting Processes

- **Nationwide Intelligent Underwriting:** Many clients may be eligible for acceleration of underwriting without a full exam via Nationwide's Intelligent Underwriting Process
- Digital application process
- Placement Improvement Program for cases that qualify
- Wellness Credit Program
- Land As Your Legacy

¹ The initial guarantee varies by issue age.

² Guarantees are subject to the claims-paying ability of the issuing insurer

³ Investment restrictions apply when ENLG Rider is elected.

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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
- **Investment Management Group** — Experienced investment professionals to assist with fund selections.
- **Dedicated wholesalers and support staff** — To help you efficiently manage your business.

Proud history of keeping your clients' best interests in mind

- We price our life insurance to withstand economic fluctuations and other challenges, and as a result, we are proud of never increasing cost-of-insurance (COI) rates on in-force policies.
- We've always paid persistency bonuses, even when they are not guaranteed.
- "Best Overall Life Insurance Company 2023" Investopedia
- "America's Best Insurance Companies 2023 Awards List" Forbes and Statista
- "Best Life Insurance Companies of 2023" U.S. News & World Report

Strength and stability you and your clients can count on

A+
"Superior"

AM Best

2nd strongest of 16
Received 10/17/2002
Affirmed 12/1/2022

A1
"Good"

Moody's

5th strongest of 21
Received 03/10/2009
Affirmed 05/27/2020

A+
"Strong"

Standard & Poor's

5th strongest of 21
Received 12/22/2008
Affirmed 05/16/2023

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.



Contact your Nationwide representative today.



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This material is not a recommendation to buy or sell a financial product or to adopt an investment strategy. Investors should discuss their specific situation with their financial professional.

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 objectives, time horizon and risk tolerance, as well as any associated costs, before investing. Market volatility can lead to the need for additional premium in the policy. Variable life insurance has fees and charges that include underlying fund 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.

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 cost of insurance rate is applied each month the test is satisfied.

Products are issued by Nationwide Life Insurance Company or Nationwide Life and Annuity Insurance Company, Columbus, Ohio. The general distributor is Nationwide Investment Services Corporation, member FINRA, Columbus, Ohio.

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