



Product overview

Nationwide®'s ENLG Advantage Program

Nationwide is committed to providing low-cost solutions with guaranteed features that meet your clients' financial needs now and in the future. That's why we're proud to introduce the Extended No-Lapse Guarantee (ENLG) Advantage Program.

This is an optional program for large, first-year premium case designs with the ENLG rider. If this program is elected, all first-year premiums will be placed in a money market account and transferred into the subaccounts, monthly over 5 years.

When eligibility is met, clients will receive a

discounted

premium in exchange for participating in the Advantage Program.

Consider these examples:

Let's look at a few examples of how your clients can use the ENLG Advantage Program to help meet their financial goals in retirement. (Hypothetical example for illustrative purposes only.)

Variable Universal Life Protector II - Lifetime guarantee

Male, 55, Preferred Nontobacco, Single Pay, \$500,000 Death Benefit

Solve to Guarantee the Death Benefit to Maturity, Assumed 6% Gross IR; Weighted Average of Funds

Company	Product	Premium	CSV YR10	CVR YR20
Nationwide	VUL Protector II ENLG (ENLG Advantage Program ¹)	\$149,765	\$152,164	\$224,584
Nationwide	VUL Protector II ENLG	\$166,765	\$189,622	\$290,918

Variable Universal Life Protector II - Lifetime guarantee

Female, 60, Standard Plus Nontobacco, \$100,000 1035

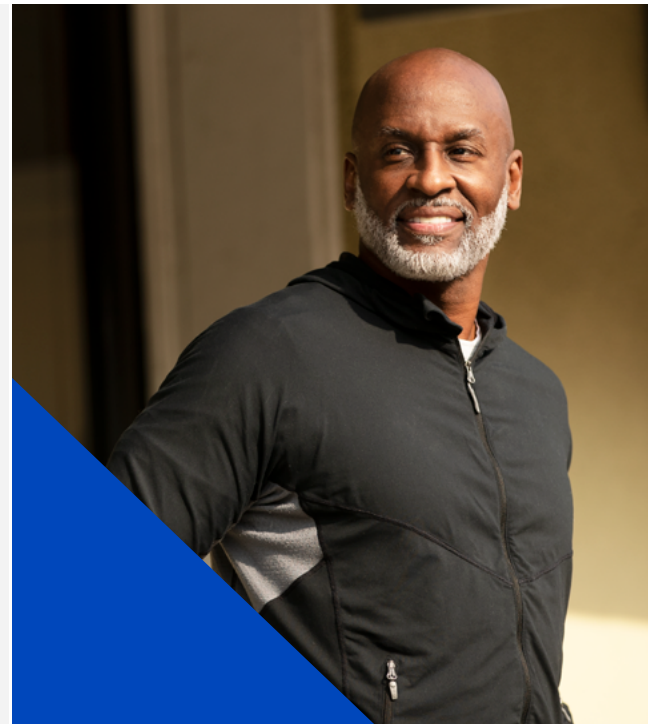
Solve to Guarantee the Death Benefit to Maturity, Assumed 6% Gross IR; Weighted Average of Funds

Company	Product	Death Benefit	CSV YR10	CVR YR20
Nationwide	VUL Protector II ENLG (ENLG Advantage Program ¹)	\$271,510	\$103,389	\$150,615
Nationwide	VUL Protector II ENLG	\$235,040	\$113,811	\$173,494

¹ During the program duration, cash value in the money market account is illustrated at a 3% gross IR.

Program Details

- ✓ Must be elected at issue.
- ✓ Lump sums and 1035s eligible.
- ✓ All reoccurring premiums received after the first year will go directly into the subaccounts.
- ✓ Funds still held in this program's money market cannot be traded. However, funds that have made it into the traditional subaccounts can be traded or rebalanced as normal.
- ✓ Once elected, the program cannot be terminated unless the client removes the ENLG rider altogether.
- ✓ All premiums paid in the first-year will be placed in the money market account and transferred into the subaccounts monthly over a 5-year period.



Why VUL Protector II



Nationwide Long-Term Care Rider II

A flexible monthly cash benefit for long-term care expenses (even for informal care at home)



Streamlined fund lineup

High-quality fund options including asset allocation options and many well-known third-party money managers



Simplified new business and application process

Nationwide's intelligent underwriting and e-application process



Contact your Nationwide Wholesaler today for questions or illustrative scenarios.

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

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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.

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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