

Transition Guidelines

Nationwide® Variable Universal Life Accumulator
Nationwide® Variable Universal Life Protector

We are very excited to announce that on August 14, 2017, Nationwide is introducing two new VUL products, Nationwide Variable Universal Life Protector and Nationwide Variable Universal Life Accumulator.

Please use these Transition Guidelines as you plan to introduce the new products to your clients.

Old Products	New Products
Nationwide YourLife Accumulation VUL	Nationwide VUL Accumulator
Nationwide YourLife Protection VUL	Nationwide VUL Protector

Important Dates

<p>Application Signed Date Friday, September 1, 2017</p>	<ul style="list-style-type: none"> • Old products: Applications for old products must be signed on or before September 1, 2017 to be eligible for those products • New products: Applications signed after September 1, 2017 will be considered an application for the new products, contingent upon state approval
<p>Application Received Date Friday, September 15, 2017</p>	<ul style="list-style-type: none"> • Old products: Applications for the old products must be received in the Home Office on or before September 15, 2017 to be eligible for those products • New products: Applications received after September 15, 2017 will be considered an application for the new products regardless of the application signed date • Exceptions will be handled on a case-by-case basis
<p>Funding Deadline Friday, November 10, 2017</p>	<ul style="list-style-type: none"> • Old products: in addition to the above deadlines, the policy must also be in force and funded by November 10, 2017

Funding Exceptions

- For policies funded by 1035 money in any state, the In-Good-Order (IGO) 1035 paperwork must come with the application with the same date restrictions above. The 1035 requests then will be sent to the relinquishing carrier by Nationwide and tracked following standard procedures. These cases will have an extended funding deadline of December 31, 2017. Exceptions must be requested for any cases expecting funding later than this date.
- For other legitimate exception instances where the funding cannot be freed up for the policy by the funding deadline (in a trust, asset liquidity, etc.), requests will be reviewed on a case-by-case basis for any extension beyond the November 10, 2017 deadline.

Backdating for new products

We will backdate the new policies to save age but not prior to July 17, 2017.

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Underwriting Deadline

Friday, September 15, 2017

Reopening applications for old products

If applications for the old products have been closed – and then reopened after September 15, 2017 – they will be considered applications for the new products. This applies to applications closed due to outstanding underwriting requirements or otherwise “not taken” – and regardless of the original application signed date.

Pending Business

Up until September 1, 2017, any pending cases for the old products will continue to be underwritten as such unless we receive a request to change them one of the new products. After that date, all applications will be for the new products.

Any change in the application from an old to new product requires that you submit new paper work – the application and all appropriate forms for the new product.

All applications for the new products are contingent on state and firm approval of those products.

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
NFN National Sales Desk: 877-223-0795



Nationwide®

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

All individuals selling these products must be licensed insurance agents and registered representatives of a broker/dealer. Variable 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.

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