

Growth potential and protection can coexist



Nationwide YourLife® Indexed Universal Life

Do you need growth potential for the future, but worry about the impact negative returns could have on your plans?

If market volatility has you questioning how to effectively plan for the future — Nationwide YourLife® Indexed UL may be able to help.

It's a universal life insurance product that protects your family from the unexpected with a guaranteed death benefit, but also offers the opportunity to grow the money in your policy. Later on, you can access this money to help meet a variety of planning needs, including retirement.



And, because it's fixed life insurance, your money is never invested in the market, so you don't have to worry about losing what you already have.

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

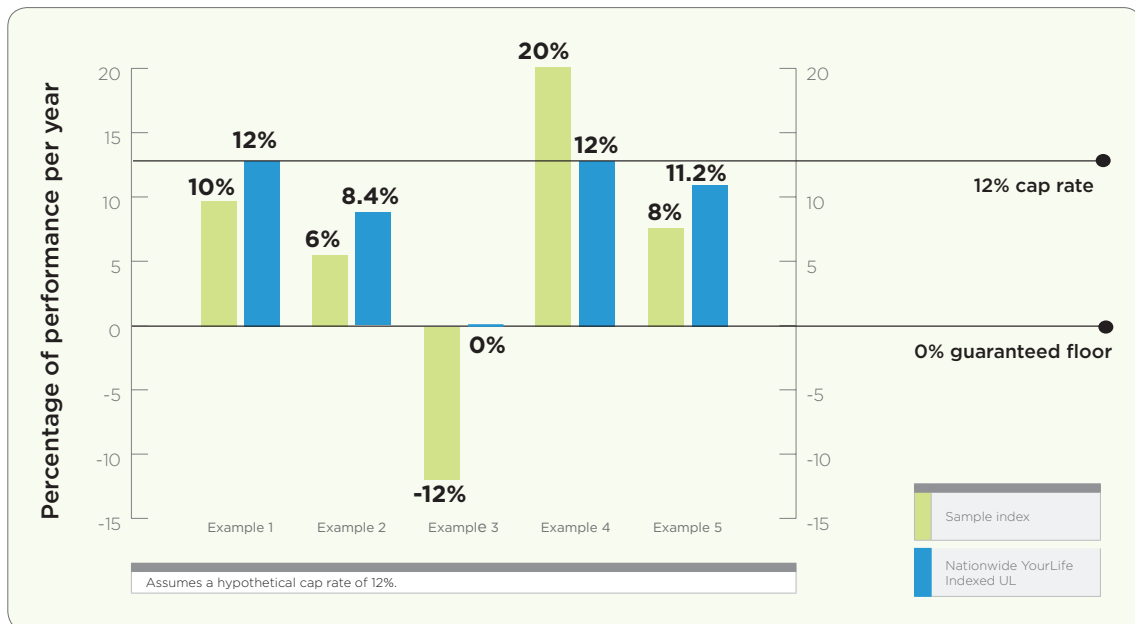
HOW IT WORKS

Nationwide YourLife® Indexed UL offers the potential for growth by measuring the performance of three familiar market indexes to help calculate the interest rate your policy receives.

The interest rate you can earn is limited on the upside by a 12%* cap rate, but it's also protected from negative returns with a 0% guaranteed minimum called the floor rate.

Another factor used to calculate your interest rate, called the participation rate, helps you get more potential for growth than simply measuring index performance on its own. This participation rate — which is currently 140%*, but guaranteed to never be less than 60% — means you could potentially receive 140% of the weighted monthly average of the measured indexes, up to the cap rate!

A hypothetical participation rate at work



Here's an example of how the participation rate, cap and floor work together. You'll notice that in example one, the index was up only 10%, but with the hypothetical 140% participation and cap rates applied, the policy is credited 12%. ($10 \times 140\% = 14\%$, capped at 12%).

*Subject to change.

The illustration used above contains hypothetical figures. Past performance is no guarantee of future performance or of values of indexed life insurance. Cap, participation and floor rates are illustrative in nature, are not guaranteed, are subject to change and may vary. Different time scenarios will produce varying results which could be less favorable or more favorable depending on the performance of each entity.

PUTTING NATIONWIDE YOURLIFE® INDEXED UL TO USE



What sets us apart

Tom is a 45-year-old father of three. He's already done some planning for the future — he's contributing the maximum amount allowable into his 401(k) and has some life insurance coverage through his employer — but worries that neither are enough to meet his family's financial goals. In addition, he knows he'll need access to cash in the coming years for college and other expenses.

He feels he can comfortably pay \$15,000 per year for the next 15 years and wants solutions that will enable him to focus on providing his family with additional life insurance coverage while also providing the potential for cash accumulation. After speaking with his insurance professional, Tom decides to purchase a Nationwide YourLife Indexed UL policy worth \$324,032, and receives an underwriting rating of Preferred Nontobacco.

The result

At the end of the 15-year period, and assuming an 7.00% annual rate of return, Tom could have access to approximately \$314,000 for his spending needs and a \$638,000 death benefit!

As you review this hypothetical example above, please note that it is not intended to represent any specific client or client situation, and the assumptions we've used are for illustrative purposes, so actual results will vary.

An income planning strategy using Nationwide YourLife Indexed UL offers Tom:

- > Death benefit protection for his family
- > The potential to grow the money in his policy
- > Protection from the impact that periods of market decline can have on the interest credited to his policy
- > The ability to set money aside after tax that can be accessed tax-free when needed
- > No penalties for making withdrawals prior to age 59½
- > No required minimum distributions at age 70½
- > No contribution limits
- > No impact on existing qualified plans

WANT TO KNOW MORE?

> Contact your insurance professional or visit nationwide.com/indexedUL today to learn more about Nationwide YourLife Indexed UL and how it can help you plan for the future without risking what you already have.

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

The information regarding access to cash value assumes the contract qualifies as life insurance under Internal Revenue Code (IRC) Section 7702. Most distributions are taxed on a first-in/first-out basis as long as the contract remains in force and meets the non-MEC (Modified Endowment Contract) definitions of IRC Section 7702A. But if it is a MEC, then any distributions you take from your policy will generally be taxable and subject to a 10% penalty tax if you're 59½ or younger. If you choose to take loans or partial surrenders, the cash value and the death benefit payable to your beneficiaries will be reduced. Surrender charges may apply for early surrenders and partial surrenders. Surrenders may be subject to income tax.

As your personal situations change (i.e., marriage, birth of a child or job promotion), so will your life insurance needs. Care should be taken to ensure these strategies and products are suitable for your long-term life insurance needs. You should weigh your objectives and time horizon as well as any associated costs before making a purchasing decision. Life insurance has fees and charges associated with it that include costs of insurance that vary with such characteristics of the insured as sex, health and age, underlying fund charges and expenses, and additional charges for riders that customize a policy to fit your individual needs.

Indexed universal life insurance policies are not stock market investments, do not directly participate in any stock or equity investments and do not receive dividend or capital gains participation. Past index performance is no indication of future crediting rates. Also, be aware that interest crediting fluctuations can lead to the need for additional premium in your policy.

Any money which is removed from an indexed strategy segment during an interest-crediting period for any reason (e.g., withdrawal, certain loans, policy surrender, to pay policy charges or expenses, etc.) is not credited with any index-linked interest for such interest-crediting period.

As with most universal life policies, the cash value is determined by the sum of premiums paid net of any loads, deductions of policy charges, plus interest credited. Policy charges are deducted monthly and include a flat administrative fee, an expense charge based on face value issued, cost of insurance charges and charges for any rider.



On Your Side®

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

Nationwide, the Nationwide framemark, Nationwide YourLife and On Your Side are service marks of Nationwide Mutual Insurance Company.

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