



You have the power to protect your family

Nationwide® has guaranteed protection plus cash value to prove it.

Few things in life come with guarantees. But when you're talking about protecting your family, that's exactly what you want — to know they're covered, regardless of what happens to you.

Look ahead with confidence. Nationwide YourLifeSM 20-pay WL offers you the guarantees you're looking for in life, such as:

- Guaranteed death benefit
- Guaranteed level premiums paid up in year 20
- Guaranteed cash values that increase over time

Protections and guarantees are subject to Nationwide's claims-paying ability.

It's there if you need to use it while you're still living, too. Since you can access the policy's cash value in the form of loans, you even have a way to protect your family from life's little emergencies, if needed.

And it may be more affordable than you think. For example, take a look at these monthly premiums. They are payable for only 20 years, and we guarantee they'll stay level. These are for male and female nonsmokers with a Nontobacco rating. Rates are subject to change, and actual rates may vary according to health, age, gender and family history.

Nationwide YourLifeSM 20-pay WL

Male	\$10,000 Specified Amount		\$50,000 Specified Amount		\$100,000 Specified Amount	
	Monthly Premium	20-year Cash Value	Monthly Premium	20-year Cash Value	Monthly Premium	20-year Cash Value
Age 25	\$19.89	\$2,892	\$62.92	\$14,460	\$111.16	\$28,919
Age 35	\$23.94	\$4,008	\$86.60	\$20,042	\$151.12	\$40,084
Age 45	\$28.83	\$5,351	\$113.30	\$26,753	\$205.86	\$53,505
Age 55	\$38.59	\$6,834	\$161.62	\$34,172	\$298.77	\$68,343

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



Nationwide®
On Your Side

Nationwide YourLifeSM 20-pay WL

Female	\$10,000 Specified Amount		\$50,000 Specified Amount		\$100,000 Specified Amount	
	Monthly Premium	20-year Cash Value	Monthly Premium	20-year Cash Value	Monthly Premium	20-year Cash Value
Age 25	\$18.91	\$2,573	\$55.18	\$12,863	\$95.05	\$25,726
Age 35	\$21.76	\$3,577	\$71.69	\$17,883	\$130.65	\$35,766
Age 45	\$25.76	\$4,797	\$98.70	\$23,983	\$184.41	\$47,966
Age 55	\$32.13	\$6,204	\$133.59	\$31,021	\$248.76	\$62,042

Request a free quote today! It's that easy!

As your life changes, so will your life insurance needs. So consider whether a particular life insurance policy will fit your long-term life insurance needs, and weigh any associated costs before purchasing. Premiums vary with your characteristics, such as gender, health and age, as well as additional charges for riders to customize a policy to fit your needs.

We make a couple of assumptions when we talk about taking loans from your policy, including that:

- The contract actually qualifies as life insurance according to Internal Revenue Code (IRC) Section 7702
- The contract is not a modified endowment contract, or MEC, as defined in IRC Section 7702A
- If it meets all of the requirements of Section 7702A, most of the distributions from your policy will be taxed on a first-in/first-out basis
- But, if it is a MEC, then any gain over the premiums you've paid that you take from your policy will generally be taxable on a last-in/first-out basis — and subject to a 10% tax penalty if you're 59½ or younger
- If you choose to take loans, the death benefit payable to your beneficiaries will be reduced

Neither Nationwide® nor its representatives give legal or tax advice. Please consult with your attorney or tax advisor for answers to your specific tax questions.

Life insurance products are underwritten by Nationwide Life Insurance Company or Nationwide Life and Annuity Insurance Company, Columbus, Ohio.

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