



CLIENT
BROCHURE

Have a backup

PLAN.

Get life insurance to cover the mortgage...
just in case something happens to you.

Being ready if something happens to your home is *smart*.

Your home is much more than four walls and a roof — it's the center of your family's life where you share pizzas, dreams and corny jokes. And you know how important it is to have your Nationwide® agent act quickly if something unexpected happens to your home.

Being ready if something happens to you is *responsible*.

You'll want your family to keep living in your home, but that probably won't be easy without your income.

- It may be hard to keep up with the mortgage
- Your family could be forced to sell and move away

Prepare now so your family can afford to stay in your home.

Get a Nationwide life insurance policy to cover the mortgage if something happens to you. Your family will receive the income tax-free death benefit when they need it most — to help them stay:

- In the home and neighborhood they love
- Close to family, friends, schools or places of worship

One option is a Nationwide YourLife® Term policy.

Choose from 30-year or 20-year terms, depending on your mortgage

Keep your premium amount the same for the full term

Select from a variety of affordable premium options

Convert your term policy to permanent insurance if your needs change

Save up to 5% on your auto insurance

The flexibility to convert your term insurance is important because your life insurance needs may change as your personal situation does, like with marriage, the birth of a child or a job promotion. So consider whether a particular life insurance policy will fit your long-term life insurance needs, and weigh any associated costs before purchasing. Remember also that those fees and charges include costs of insurance that vary with characteristics such as gender, health and age, as well as additional charges for riders to customize a policy to fit your needs.

Get started today.

Call your Nationwide agent and prepare so your loved ones can stay where they want and need to be...home.



On Your Side[®]

Life insurance issued by Nationwide Life Insurance Company or Nationwide Life and Annuity Insurance Company. Home Office: Columbus, Ohio.

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

© 2005 - 2009, Nationwide Financial Services, Inc. All rights reserved.

FLM-0128AO-AG.2 (10/09)