



**Nationwide®**  
is on your side

Introducing  
a flexible  
and affordable  
no-lapse guarantee  
universal life  
insurance product

**Nationwide® No-Lapse Guarantee UL II**

► ***View the guide***





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3 Return of premium feature

4 Extended no-lapse guarantee options

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## Product highlights



### FEATURES



### PURPOSE

Extended no-lapse guarantee options [Learn more](#)

Return of premium feature<sup>1</sup> [Learn more](#)

Automated Premium Monitor service [Learn more](#)

Long-Term Care Rider II<sup>1</sup> [Learn more](#)

Underwriting class enhancement [Learn more](#)

Flexible no-lapse guarantee

Recover some or all of the premium if needs change

Protection for no-lapse guarantee

Long-term care cash indemnity coverage

Enhanced underwriting flexibility

► ***Learn more about the target client***

<sup>1</sup> An optional rider available for an additional charge. Availability of riders may vary by state.



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## Long-Term Care Rider II *New*

- More long-term care (LTC) monthly payout options (2%, 3% or 4%), up to **2 times** the HIPAA per diem
- Once the claim is established:



**100%** of monthly cash benefit guaranteed to be available



Cash indemnity benefit means **no monthly bills or receipts**

- Includes access to the Nationwide Care Guide Network® referral service



[LTC Rider II sales idea](#)



[Case study](#)

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## Return of premium feature *New*

### The Periodic Access Minimum Surrender Value Rider<sup>2</sup> offers:

- A 60-day window to exercise the return of premium feature starting day one of years 16 and 21
- The return of premium (ROP) amount will be the greater of the net surrender value or a percentage of adjusted premiums paid<sup>3</sup>



**Year 16** = lesser of 50% adjusted premiums<sup>3</sup> paid or 40% of the base policy specified amount



**Year 21** = lesser of 100% adjusted premiums<sup>3</sup> paid or 40% of the base policy specified amount



[ROP sales idea](#)



[Case study](#)

► ***View product highlights***

<sup>2</sup> This rider is not available with the Extended No-Lapse Guarantee Maximum Attained Age 70.

<sup>3</sup> The amount available for surrender will be reduced by amounts taken as loans, unpaid policy charges and any benefits paid as an acceleration of the base policy's specified amount.



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## Extended no-lapse guarantee options *New*

*Maximum  
attained age<sup>4</sup>*

120

- For up to lifetime no-lapse guarantee needs
- Issue ages 18 – 85

*or*

*Maximum  
attained age<sup>4</sup>*

70

- For up to lifetime no-lapse guarantee needs
- Issue ages 18 – 85
- Option to change to attained age 120 (without underwriting) prior to the earlier of the insured reaching attained age 65 or the end of the 15th policy year<sup>5</sup>

► ***View product highlights***

<sup>4</sup> Attained age is the age of the insured on their birthday nearest the policy issue date plus the number of completed policy years.

<sup>5</sup> This option is available after the third policy anniversary.



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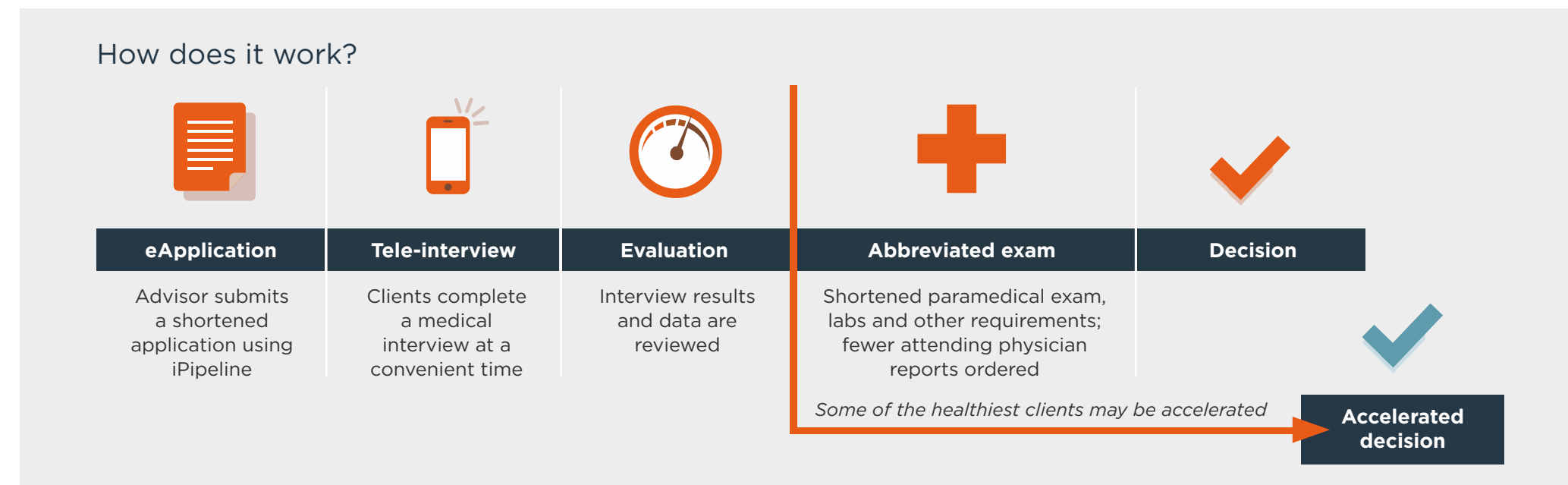


## Nationwide® Intelligent Underwriting

Available in all states except NY

Nationwide® Intelligent Underwriting streamlines the life insurance application process for both you and your clients. It can provide a faster and more efficient underwriting process by:

- Cutting down the amount of paperwork needed
- Reducing the awkwardness of talking to clients about their medical history, instead turning this task over to trained medical professionals
- Quickening the time to receive an underwriting decision





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## Resources

Easy access to marketing materials — online and in print

### For advisors



Product comparison  
[FLM-1162AO](#)



Product highlights  
[FLM-1166AO](#)



Nationwide® Long-Term  
Care Rider II sales idea  
[NFM-6763AO](#)



Return of premium  
feature sales idea  
[FLM-1165AO](#)

### For clients



Client brochure  
[FLM-1160AO](#)



No-lapse guarantee  
UL 5-minute guide  
[FLM-1164AO](#)



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## Why Nationwide?

Nationwide is a strong and stable company



provider of  
457 deferred  
compensation  
plans<sup>6</sup>



writer of  
corporate  
owned  
life insurance<sup>7</sup>



largest  
provider of  
variable  
annuities<sup>8</sup>



largest  
life insurer<sup>9</sup>

**\$26.9**  
BILLION

in operating revenue  
in 2016

**\$65.6**  
BILLION

Mutual fund assets  
under management  
(YE 2017)



A.M. Best<sup>10</sup>  
received 10/17/2002  
affirmed 10/2/2017

**A+**

Moody's<sup>10</sup>  
received 3/10/2009  
affirmed 11/7/2017

**A1**

Standard & Poor's<sup>10</sup>  
received 12/22/2008  
affirmed 5/24/2017

**A+**

<sup>6</sup> Recordkeeping Survey, PLANSPONSOR (2017).

<sup>7</sup> IBIS Associates Inc. (February 2018).

<sup>8</sup> Based on total flows, Morningstar YE 2016.

<sup>9</sup> Based on total premiums, LIMRA YE 2016.

<sup>10</sup> These ratings and rankings reflect rating agency assessment of the financial strength and claims-paying ability of Nationwide Life Insurance Company and Nationwide Life and Annuity Insurance Company. They are not intended to reflect the investment experience or financial strength of any variable account, which is subject to market risk. Because the dates are only updated when there's a change in rating, the dates above reflect the most recent ratings we have received. They are subject to change at any time.





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# Get started

Allow us to support you in delivering what your clients want



Please contact us to run a sales proposal or to order marketing materials.

National Sales Desk	1-800-321-6064
Brokerage General Agents (BGAs)	1-888-767-7373
Nationwide Financial Network® (NFN)	1-877-223-0795



See disclosures



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

As your clients’ personal situations change (e.g., marriage, birth of a child or job promotion), so will their life insurance needs. Take care to ensure this product is suitable for their long-term life insurance needs. They should weigh any associated costs before making a purchase. Life insurance has fees and charges associated with it that vary based upon the policyowner’s decisions and the characteristics of the insured, including sex, health, age and tobacco usage. Riders that customize a policy to fit individual needs usually carry an additional charge.

Acceleration of the death benefit and the payment of long-term care rider benefits will reduce the death benefit and cash surrender value of the policy. Loans and withdrawals will reduce the cash value and the death benefit of the policy. Care should be taken to ensure that life insurance needs continue to be met.

There are no guarantees that the Long-Term Care Rider II will cover all expenses related to long-term care. Nationwide pays long-term care benefits to the policyowner and there is no guarantee that benefits will be used for long-term care expenses if the policyowner is not the insured.

Rider names and availability vary by state and may have additional charges associated with them.

All information presented is reliable as of 7/17/2018, and Nationwide has made every effort to make sure it is reliable; however, it’s possible that there are differences between the products compared that are not reflected and/or of which we are unaware. For this reason, the information’s completeness and accuracy cannot be guaranteed. These are merely hypothetical scenarios and are not intended to represent any specific client or situation. Guarantees are subject to the claims-paying ability of the issuing insurance company.

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

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FLM-1206AO (08/18)



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## Automated Premium Monitor

Our unique Automated Premium Monitor is a complimentary service designed to help keep clients on track and safeguard their no-lapse guarantee. The service:



Offers notices, electronic options and late payment provisions to maintain intended guarantees



Determines how much premium is needed to catch up, should it go off track



Keeps clients and producers informed annually

► ***View product highlights***



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## Underwriting class change

### The addition of a fourth Nontobacco rate class:

- Is consistent with most of the industry, which now offers 4 NT classes on products
- Allows for enhanced underwriting flexibility with offers
- Will now apply to all new Nationwide product introductions going forward

YourLife NLG-UL	NLG-UL II
Nontobacco Preferred Plus, 18 – 80	Nontobacco Preferred Plus, 18 – 80
Nontobacco Preferred, 18 – 80	Nontobacco Preferred, 18 – 80
Nontobacco Standard, 18 – 85	Nontobacco Standard Plus, 18 – 80 <b>Nontobacco Standard, 18 – 85</b>
Tobacco Preferred, 18 – 80	Tobacco Preferred, 18 – 80
Tobacco Standard, 18 – 85	Tobacco Standard, 18 – 85

► ***View product highlights***





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## Target clients



### COMMON OBJECTIVES

- Flexibility if the need for coverage ever changes
- Affordable, guaranteed protection
- Tax-advantaged death benefit

### UNIQUE CHARACTERISTICS

- Upper middle class
- Ages 45 to 70, seeking competitively priced, permanent no-lapse guarantee protection
- Ages 30 to 50, seeking temporary no-lapse guarantee protection on a flexible premium policy
- Conservative or risk averse
- Death benefit is the primary need

► ***View product highlights***



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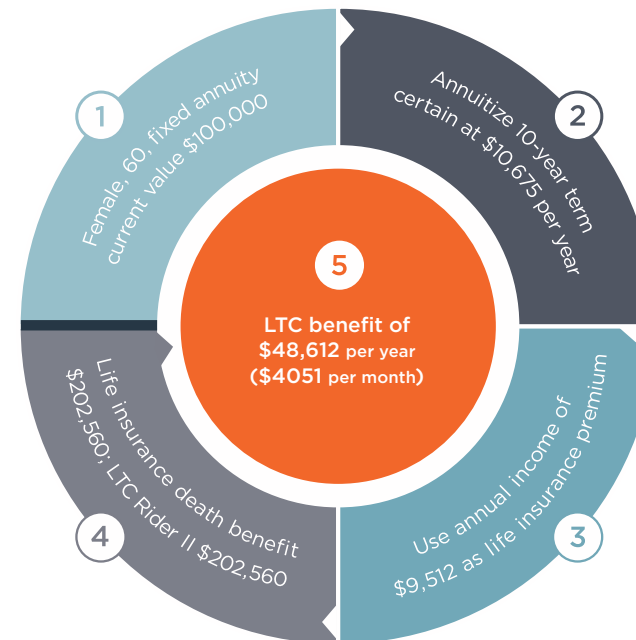
Nationwide® No-Lapse  
Guarantee UL II

Sales idea

## Wealth transfer with the LTC Rider II

- ▶ Do you have clients who have a fixed annuity and don't need the annuity for retirement?
- ▶ Are these clients concerned about long-term care (LTC) costs?
- ▶ Would they like to leave a legacy to their beneficiaries?

Nationwide® has a solution. By annuitizing the contract and using the distribution from the annuity to purchase life insurance with the Long-Term Care Rider II, your client can potentially create a larger pool of money that can help fund long-term care needs while still providing an inheritance for his or her family.



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 the costs of the policy, and understand that life insurance has fees and charges that vary with sex, health, age and tobacco use. Riders that customize a policy to fit individual needs usually carry an additional charge and may not be the ideal solution for everyone.

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Let’s look at an example

Anna<sup>1</sup> is 60 years old and in good health. She feels comfortable that her current assets will cover her living expenses for retirement and is somewhat concerned about possible long-term care costs. Anna has two adult children, and she would like to leave a small legacy to make their lives more comfortable.

Anna purchased a \$68,000 fixed annuity many years ago that is now out of the surrender period. Currently, the annuity is worth \$100,000. Earning the guaranteed 3% rate, the annuity would be worth \$155,797 (\$129,457 after tax) by age 85. Anna wants to know if there are options with the annuity that will address her concerns for long-term care and leave her children in a more comfortable position at her death.

Here’s an option

Anna can annuitize choosing a 10-year term-certain option, which would generate an annual income of approximately \$10,675<sup>2</sup> for 10 years. She could use a portion of this distribution to purchase a Nationwide® No-Lapse Guarantee UL II (NLG UL II) policy with the LTC Rider II and retain the rest to pay taxes due on the distribution. (A convenient way to manage this would be to have the distribution deposited into a bank account with automatic premium payments while creating a reserve to pay the taxes.) With \$9,512 of after-tax dollars, she can purchase a Nationwide NLG UL II contract with a death benefit of \$202,560. Anna’s underwriting class is Nontobacco Preferred Plus.

Should Anna need to tap into the LTC Rider II, she could receive a monthly LTC benefit of \$4,051 for 50 months (\$48,612 annually) to help cover LTC needs. If LTC benefits are exhausted and the policy is in force at the time of death, the policy will have a residual death benefit of \$20,256. If she doesn’t have a need for LTC, her children will still receive a death benefit of \$202,560, so she is not in a “use it or lose it” position.

The LTC benefit is an acceleration of the death benefit. The death benefit and cash surrender value are reduced dollar for dollar by the cumulative LTC benefits received. The benefit available to the owner of the contract is the lesser of: the elected percentage of the LTC specified amount (\$4,051 in this example), or two times the per diem rate set by HIPAA in the year of claim times 30, or 1/12th of the maximum lifetime LTC benefit remaining after a policy loan.<sup>3</sup> For 2018, the HIPAA per diem rate is \$360 per day, which equates to \$10,800 per month or \$129,600 per year.<sup>4</sup>

<sup>1</sup> The individual in this case study is fictional but is meant to represent a typical client in a typical situation.  
<sup>2</sup> 10-year term-certain option, purchase payment of \$100,000, rates as of 12/7/17.  
<sup>3</sup> The maximum lifetime LTC benefit is equal to the lesser of the then-current a) LTC Rider II specified amount or b) the base policy specified amount minus any indebtedness.  
<sup>4</sup> The IRS formula allows for LTC benefits to be collected tax free to the greater of: the HIPAA per diem in the year of claim, or, actual qualifying LTC costs incurred. Any amount received that exceeds this formula will be taxed as ordinary income.

Annuitize 10-year term-certain option

Annual income:	Taxes:	After-tax distribution to purchase policy:
\$10,675 (all years)	\$1,163 (all years)	\$9,512 (all years)

Summary of policy benefits

Annuity value if held until death (age 85, 30% tax bracket):	Nationwide NLG UL II death benefit if no LTC received:	Residual death benefit, if maximum LTC benefit received:
\$155,797 or \$129,457 after taxes	\$202,560 tax free	\$20,256 tax free



To find out more about Nationwide No-Lapse Guarantee UL II with the Long-Term Care Rider II, call us at:

National Sales Desk.....1-800-321-6064  
Nationwide Financial Network® .....1-877-223-0795  
Brokerage General Agents .....1-888-767-7373



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Care should be taken to make sure each client’s life insurance needs will continue to be met, even if the rider pays out in full. Costs for long-term care vary by person, and there is no guarantee the rider will cover all of the insured’s long-term care costs. LTC benefits are paid to the policyowner. If the insured is not the policyowner, please be aware that the policyowner is under no obligation to pay the LTC expenses of the insured. The LTC Rider II may be known by different names in different states.

The LTC Rider II is underwritten separately, with underwriting that differs from the base life insurance policy. So, it is possible for the insured to qualify for the life insurance policy and be rated or declined for the LTC Rider II.

Products are issued by Nationwide Life Insurance Company or Nationwide Life and Annuity Insurance Company, Columbus, Ohio.

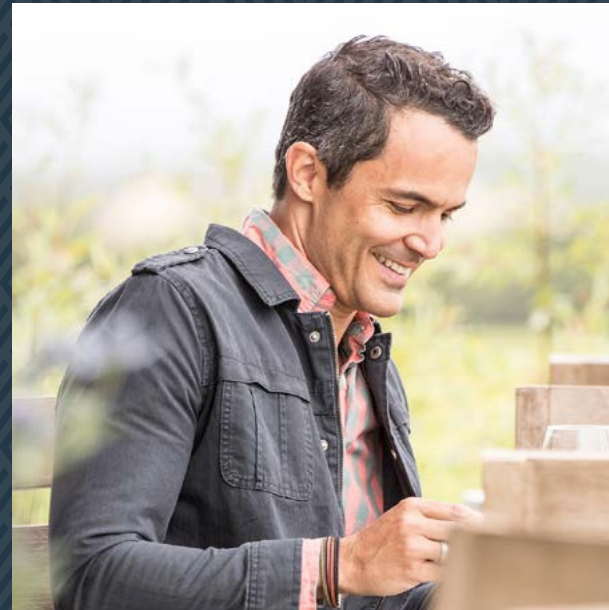
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NFM-6763AO.11 (08/18)





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### *Case study*

## Meet Scott

Scott, age 45, wants an affordable life insurance policy to provide coverage for his wife and their three children during his working years. He's also concerned about the effect that needing long-term care could have on his finances.

His insurance professional suggests the new Nationwide No-Lapse Guarantee II with the optional Long-Term Care Rider II. This combination gives Scott guaranteed death benefit coverage for his family during his working years when they need it most, plus protection in case he needs long-term care. Scott:

- Purchases a \$1 million policy, plus the Long-Term Care Rider II for \$1 million
- Opts for the no-lapse guarantee to age 70
- Pays \$3,815
- Has the guaranteed right to extend the policy coverage and the LTC benefit for a new higher premium to age 120 with no additional underwriting (Note: This decision must be made prior to the earlier of year 15 or age 65)



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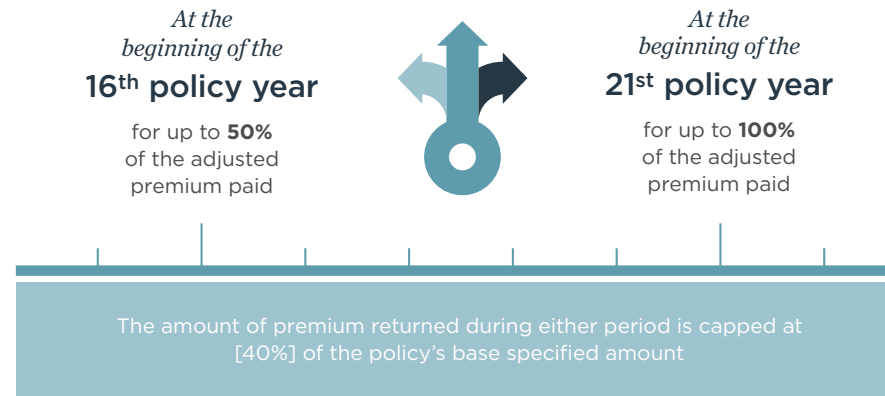
Nationwide® No-Lapse  
Guarantee UL II

Case study

## Flexibility when your clients need it most

Your clients' needs are constantly changing, so they need a product that can evolve with them. In addition to providing affordable death benefit protection, Nationwide® No-Lapse Guarantee UL II also offers flexible options, such as the return of premium feature offered via the Periodic Access Minimum Surrender Value Rider, to help meet their planning needs today and in the years to come.

The return of premium feature, available for an additional charge, provides two 60-day windows during which the owner can surrender the policy for at least a portion of the adjusted premium paid<sup>1</sup>:



<sup>1</sup> The amount available for surrender will be reduced by amounts taken as loans, unpaid policy charges and any benefits paid as an acceleration of the base policy's specified amount.



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### Meet Shawn

Shawn and his wife Lisa are both successful lawyers. Lisa is currently taking time off to care for their 4-year-old twins, Liam and Ethan, but they still consider themselves financially comfortable. That wasn't always the case, though — they struggled for years to repay their student loans. They want to make sure the boys never experience the same financial burden. But Shawn knows that, as a single-income family, his death could derail their plans.

After explaining their concerns to their insurance professional, they decide to purchase a \$500,000 Nationwide No-Lapse Guarantee UL II policy with the return of premium feature offered via the Periodic Access Minimum Surrender Value Rider. This type of protection provides an affordable, guaranteed way to protect their goal of paying for the boys' college educations if Shawn were to pass away. It also offers a flexible “exit strategy” from the policy if their needs change later.

#### Taking advantage of the rider

Many years later, the boys have finished school, and Lisa has re-entered the workforce. When Shawn receives the notice about his policy's return of premium feature, he and Lisa decide the money would be more helpful as part of their retirement strategy. Shawn exercises the rider at the beginning of the 21st policy year and receives at least the lesser of 100% of total premiums paid or 40% of the base policy specified amount.



#### Details

- Age at purchase: **40**
- Death benefit amount: **\$500,000**
- Annual premium: **\$3,465**
- Return of premium benefit in policy year 16: **\$25,988**
- Return of premium benefit in policy year 21: **\$69,300**



To learn more about Nationwide No-Lapse Guarantee UL II with the return of premium feature, please contact us today at:

- National Sales Desk 1-800-321-6064
- Nationwide Financial Network® 1-877-223-0795
- Brokerage General Agents (BGAs) 1-888-767-7373



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Guarantees are subject to the claims-paying ability of the issuing insurance company.

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Products are issued by Nationwide Life Insurance Company or Nationwide Life and Annuity Insurance Company, Columbus, Ohio.

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FLM-1165AO (06/18)





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### *Case study*

## Meet Susan

Susan, age 40, wants a low-cost life insurance policy that can replace her income while her two children are young and that can also help build an estate for her family later on. She would like to be able to walk away with something if she no longer needs coverage.

From her insurance professional, Susan learns about the new Nationwide No-Lapse Guarantee UL II, which has a return of premium feature. This combination would give her permanent life insurance coverage for her children, with the guaranteed right to get a portion of her premiums back if her needs change later. She could use these funds to help pay for college, for her children's weddings, to pay off her own mortgage or to help fund her retirement. Susan:

- Purchases a \$500,000 policy with the optional return of premium feature
- Selects no-lapse guarantee to age 120
- Pays \$2,915 each year for life
- Is offered by the return of premium feature:
  - \$21,863 back at the beginning of policy year 16
  - or**
  - \$58,300 at the beginning of policy year 21

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# New no-lapse guarantee universal life insurance product

Nationwide® is proud to introduce a new, affordable no-lapse guarantee universal life (UL) product offering clients more flexibility, our Long-Term Care Rider II and a return of premium feature. **Nationwide No-Lapse Guarantee UL II** will be available in mid-July 2018.

Check out the enhancements we've added for you and your clients:

	PREVIOUS Nationwide YourLife® No-Lapse Guarantee UL	NEW Nationwide No-Lapse Guarantee UL II
Underwriting classes	Three nontobacco classes: <ul style="list-style-type: none"><li>• Nontobacco Preferred Plus, 18 – 80</li><li>• Nontobacco Preferred, 18 – 80</li><li>• Nontobacco Standard, 18 – 85</li></ul> Two tobacco classes: <ul style="list-style-type: none"><li>• Tobacco Preferred, 18 – 80</li><li>• Tobacco Standard, 18 – 85</li></ul>	Four nontobacco classes: <ul style="list-style-type: none"><li>• Nontobacco Super Preferred, 18 – 80</li><li>• Nontobacco Preferred Plus, 18 – 80</li><li>• Nontobacco Preferred, 18 – 80</li><li>• Nontobacco Standard, 18 – 85</li></ul> Two tobacco classes: <ul style="list-style-type: none"><li>• Tobacco Preferred, 18 – 80</li><li>• Tobacco Standard, 18 – 85</li></ul>
Long-term care (LTC) <sup>1</sup>	Original Nationwide LTC rider	Nationwide LTC Rider II: <ul style="list-style-type: none"><li>• Coverage for informal care</li><li>• More monthly payout options (2%, 3% or 4%) up to 2 times the HIPAA per diem</li><li>• 4 underwriting classes available for insureds who are married or in a civil union (couples rate)</li><li>• 4 underwriting classes available for single insureds</li></ul>
Return of premium <sup>1</sup> <i>Not available with Extended No-Lapse Guarantee to Attained Age</i>	Not available	The Periodic Access Minimum Surrender Value Rider <sup>2</sup> offers: <ul style="list-style-type: none"><li>• A 60-day window to exercise the rider that starts day one of years 16 and 21</li><li>• The return of premium amount will be the lesser of 40% of the specified amount or a percentage of adjusted premiums<sup>3</sup> paid<sup>4</sup><ul style="list-style-type: none"><li>- Year 16 = 50%</li><li>- Year 21 = 100%</li></ul></li></ul>

<sup>1</sup> An optional rider is available for an additional charge. The availability of riders may vary by state.  
<sup>2</sup> Attained age 70 must be elected at time of application.  
<sup>3</sup> Premium paid minus any returned premium.  
<sup>4</sup> The amount available for surrender will be reduced by amounts taken as loans, unpaid policy charges and any benefits paid as an acceleration of the base policy's specified amount.  
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	PREVIOUS Nationwide YourLife® No-Lapse Guarantee UL	NEW Nationwide No-Lapse Guarantee UL II
Extended no-lapse guarantee option	Only attained age 120	To attained age 120 <sup>5</sup> <ul style="list-style-type: none"><li>• For up to lifetime no-lapse guarantee needs</li><li>• Issue ages 18 - 85</li></ul> To attained age 70 <sup>5</sup> <ul style="list-style-type: none"><li>• For shorter no-lapse guarantee needs</li><li>• Option to change to attained age 120 (without underwriting) during policy years 4 - 15 or prior to attained age 65, whichever is earlier</li><li>• Issue ages 18 - 60</li></ul>
Rolling targets	12 months only	2-year rolling target
Specified amount bands	\$100,000 - \$249,999 \$250,000 - \$499,999 \$500,000 - \$999,999 \$1,000,000+	\$100,000 - \$249,999 \$250,000 - \$499,999 \$500,000 - \$999,999 \$1,000,000 - \$4,999,999 \$5,000,000+
Supplemental coverage (blend)	Yes <sup>6</sup>	None
Death benefit options	Option 1 (Level), Option 2 (Increasing)	Option 1 (Level)

<sup>5</sup> Attained age is the age of the insured on their birthday nearest the policy issue date plus the number of completed policy years.  
<sup>6</sup> The supplemental coverage feature was discontinued for new business in 2016.



Please don't hesitate to contact Nationwide if you have any questions about our newest no-lapse guarantee UL product.

National Sales Desk 1-800-321-6064  
Brokerage General Agents (BGAs) 1-888-767-7373  
Nationwide Financial Network® (NFN) 1-877-223-0795



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Guarantees are subject to the claims-paying ability of the issuing insurance company.

As your clients' personal situations change (e.g., marriage, birth of a child or job promotion), so will their life insurance needs. Take care to ensure this product is suitable for their long-term life insurance needs. They should weigh any associated costs before making a purchase. Life insurance has fees and charges associated with it that vary based on the policyowner's decisions and the characteristics of the insured, including sex, health, age and tobacco usage. 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.

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Nationwide® No-Lapse Guarantee UL II

Product highlights

## Nationwide® No-Lapse Guarantee UL II

Product type	Flexible premium no-lapse guarantee universal life insurance policy	
Target market	Conservative or risk-averse, affluent upper-middle class clients, ages 45 – 70, seeking competitively priced death benefit protection with guarantees that can be used to create an estate or pass a legacy on to loved ones or a favorite charity; also, clients ages 30 – 50, who are seeking flexible coverage to replace lost income in event of death during their working years	
Underwriting classes and issue ages <i>Age nearest birthday</i>	<b>Four Nontobacco classes</b> Nontobacco Super Preferred, 18 – 80 Nontobacco Preferred Plus, 18 – 80 Nontobacco Preferred, 18 – 80 Nontobacco Standard, 18 – 85  Flat extras are available on Nontobacco Preferred and Tobacco Preferred. Substandard ratings are available for standard classes. For issue ages 18 – 80 (non-Preferred classes only), the Wellness Credits program is available (certain restrictions apply).	<b>Two Tobacco classes</b> Tobacco Preferred, 18 – 80 Tobacco Standard, 18 – 85
Specified amount	\$100,000 minimum	
Maturity	Premiums permitted to attained age 120, matures at 120 with maturity extension beyond 120	
Death benefit options <i>Increasing death benefit and return of premium on death options are not available on this product.</i>	<b>Option 1 (level)</b> — The death benefit will be the greater of the specified amount or the minimum required death benefit.	
Death benefit guarantees	<b>Initial no-lapse guarantee</b> Ensures the policy will not lapse during the initial no-lapse guarantee period (5 years for all issue ages) as long as the sum of all premiums paid (minus any partial surrenders, partial surrender fees and outstanding policy indebtedness) is greater than or equal to the sum of the initial no-lapse guarantee monthly premium in effect from the policy issue date.  <b>Extended no-lapse guarantee</b> Ensures that, after initial no-lapse guarantee period, the policy will not lapse as long as the extended no-lapse guaranteed value (less any outstanding policy indebtedness) is greater than zero.  At time of policy issuance, you must elect one of the following (both of which can be customized to meet the client's needs): <div><div><i>Attained age 120<sup>1</sup></i><ul style="list-style-type: none"><li>• For up to lifetime no-lapse guarantee needs</li><li>• Issue ages 18 – 85</li></ul></div><div><i>Attained age 70<sup>1</sup></i><ul style="list-style-type: none"><li>• For shorter no-lapse guarantee needs</li><li>• Issue ages 18 – 60</li><li>• Option to change to attained age 120 (without underwriting) prior to the earlier of the insured reaching attained age 65 or the end of the 15th policy year<sup>2</sup></li></ul></div></div>	

<sup>1</sup> Attained age is the age of the insured on their birthday nearest the policy issue date plus the number of completed policy years.  
<sup>2</sup> Available after the third policy anniversary.

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<b>Return of premium</b> <i>Not available with Extended No-Lapse Guarantee to Attained Age</i>	<p>If the Periodic Access Minimum Surrender Value Rider is elected, your client can get a percentage of their premium refunded to them via policy surrender at two milestones in their policy</p> <ul style="list-style-type: none"><li>The return of premium amount will be the lesser of 40% of the specified amount or a percentage of adjusted premiums<sup>3</sup> paid<sup>4</sup></li><li>60-day windows to exercise open on:<ul style="list-style-type: none"><li>Day 1 of year 16 for the 50% option</li><li>Day 1 of year 21 for the 100% option</li></ul></li><li>Payout could be reduced by things such as indebtedness, accelerated death benefit payments and unpaid policy charges</li><li>Advance notice will be provided to policyowners and advisors prior to the 60-day window</li></ul>
<b>Other riders<sup>5</sup></b>	<p><b>Accelerated Death Benefit for Terminal Illness Rider</b> — Accelerates death benefit for end-of-life care due to a terminal illness</p> <p><b>Accidental Death Benefit Rider</b> — Provides additional coverage in the case of death due to an accident</p> <p><b>Children's Term Insurance Rider</b> — Term coverage for all children of the insured, even the ones to come later on in life</p> <p><b>Long-Term Care Rider II</b> — Enables clients to use some or all of their death benefits for long-term care, including informal care</p> <p><b>Waiver of Monthly Deductions Rider</b> — Pays all monthly deductions if the insured becomes disabled, but does not pay the full no-lapse premium amount</p>
<b>Special offerings</b>	Automated Premium Monitor Maturity Extension Provision Owner-directed settlement options
<b>Rolling targets</b>	2-year rolling target
<b>Charges and costs</b>	<p><b>Premium charge (including sales charges)</b></p> <p><b>Monthly administrative fee</b></p> <p><b>Monthly per-thousand charge</b></p> <p><b>Monthly cost of insurance</b></p> <p>This product has fees and charges associated with it that vary based upon the policyowner's decisions (including specified amount and extended no-lapse guarantee maximum attained age and duration elected at issue) and the characteristics of the insured including sex, health, age and tobacco use.</p>
<b>Surrender charges</b>	The surrender charge period is 20 years for all insureds, declining to 0% after 20 years.

<sup>3</sup> Premium paid minus any returned premium.

<sup>4</sup> The amount available for surrender will be reduced by amounts taken as loans, unpaid policy charges and any benefits paid as an acceleration of the base policy's specified amount.

<sup>5</sup> Optional riders are available for an additional charge. Availability of riders may vary by state.

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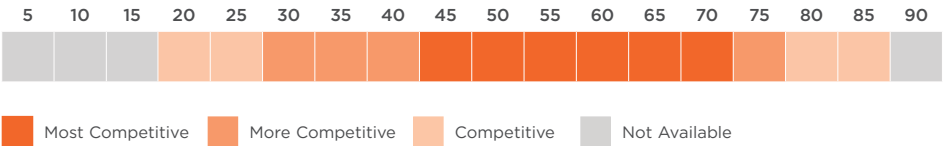


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Partial surrenders	Available after the first policy year: <ul style="list-style-type: none"><li>• Minimum amount is \$500</li><li>• Maximum surrender amount is net surrender value, less the greater of \$500 or amount equal to three months' worth of deductions; may be subject to surrender charges and taxes</li><li>• Policy must continue to qualify as life insurance</li><li>• Specified amount may not drop below minimum specified amount</li><li>• Administrative fee of \$25 may be assessed</li><li>• Keep in mind that partial surrenders will reduce any accumulated value and death benefits payable and may also be subject to surrender charges</li></ul>
Loans <sup>6</sup>	<ul style="list-style-type: none"><li>• Maximum loan amount is net surrender value, less the amount equal to three months' worth of deductions</li><li>• Interest charged: 5.0% all years (current and guaranteed)</li><li>• Interest credited: 3.0% all years (current and guaranteed)</li></ul> <p>Remember that loans will reduce any accumulated value and death benefits payable. If the contract lapses with a loan outstanding, the loan amount would be treated as a distribution and all or a portion could be subject to income tax. Available after the first policy year.</p>

Nationwide YourLife No-Lapse Guarantee UL II competitive spots<sup>7</sup>



Call us today if you have questions about Nationwide YourLife No-Lapse Guarantee UL II:

	National Sales Desk:	1-800-321-6064
	Brokerage General Agents:	1-888-767-7373
	Nationwide Financial Network®:	1-877-223-0795

<sup>6</sup> All references to loans assume that the contract remains in force and qualifies as life insurance under Section 7702 of the Internal Revenue Code and is not a modified endowment contract (MEC) under Section 7702(A). Loans from a MEC will generally be taxable and, if taken prior to age 59½, may be subject to a 10% tax penalty. Unpaid loans will reduce the death benefit payable, and if the policy lapses with a loan outstanding, it will be treated as a distribution and may be subject to income tax.

<sup>7</sup> Competitiveness can vary by premium patterns, no-lapse guarantee duration, specified amount and underwriting class.

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All guarantees and benefits of the insurance policy are backed by the claims-paying ability of the issuing insurance company.

As your clients' personal situations change (e.g., marriage, birth of a child or job promotion), so will their life insurance needs. Take care to ensure this product is suitable for their long-term life insurance needs. They should weigh any associated costs before making a purchase. Life insurance has fees and charges associated with it that vary based upon the policy owner's decisions and the characteristics of the insured including sex, health, age, and tobacco usage. Riders that customize a policy to fit individual needs usually carry an additional charge.

Keep in mind that the payment of long-term care rider benefits, as an acceleration of the death benefit, will reduce both the death benefit and cash surrender value of the policy. Additionally, loans and withdrawals will also reduce both the cash value and the death benefit. Care should be taken to make sure that life insurance needs continue to be met even if the rider pays out in full, or after money is taken from the policy. There is no guarantee that the rider will cover the entire cost for all of the insured's long-term care, as this may vary with the needs of each insured. Nationwide pays the long-term care benefit to the policyowner; there is no guarantee the policyowner will use the benefit for long-term care expenses if the policy is owned by someone other than the insured.

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No-lapse guarantee  
universal life insurance

Quick reference

# Flexible protection

now and in the future



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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 the costs of the policy, and understand that life insurance has fees and charges associated with it that vary based on your decisions and characteristics including sex, health, age and tobacco use. Riders that customize a policy to fit individual needs usually carry an additional charge.

When something is important, we take precautions to keep it safe.

Your family, your business and even your legacy can all be protected when you choose the kind of life insurance that is right for you. Depending on your needs, that may be a specific type of universal life insurance that has a no-lapse guarantee.



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## A flexible solution

No-lapse guarantee universal life, or NLG UL, is a type of permanent life insurance with flexible features and options that enable the policy to evolve to meet your changing needs. Your policy will remain in force as long as it is managed as shown in your sales proposal.



### NLG UL offers you:

- Protection for your family
- Continuation planning for small-business owners
- Strategies for leaving a legacy to your family

All guarantees are subject to the claims-paying ability of the issuing insurance company.

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## Other policy features

An NLG UL policy can also provide:

- Income tax-free death benefits to your beneficiaries — which may be excluded from your taxable estate, if properly structured
- Up to lifetime protection at a reasonable rate

If permanent, reasonably priced death benefit protection is what you're looking for, then an NLG UL policy may best meet your needs.

Please remember that federal tax laws are complex and subject to change. The information here is based on current understanding of the law. Contact your attorney or tax advisor for answers to specific tax questions.

## Going beyond expectations

NLG UL is more than just a relatively inexpensive life insurance policy with guarantees. It offers other features to help meet your needs, such as:

- Providing the information needed to monitor your payments to help maintain the policy
- Customization through the selection of optional riders; for example, the Long-Term Care Rider II

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## The fine print — only bigger

If you're considering universal life insurance, please keep the following points in mind:

- NLG UL policies are not designed to optimize the accumulation of cash value or to provide income
- Loans and partial withdrawals, if taken, will shorten or reduce the death benefit guarantee and will decrease the cash value
- If your policy lapses with an outstanding loan, it will be treated as a distribution, and some or all of the amount may be taxable
- Some riders and features are not available in all states, and most riders have an additional cost

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## Get to know us better

- ▶ We're a **Fortune 100 Company**<sup>1</sup> and one of the largest financial services companies in the United States
- ▶ We've been in the business of protecting families, their futures and the things they value for **over 90 years**
- ▶ Our enterprise risk management capabilities are rated as "adequate with **strong risk controls**" by third-party rating agency Standard & Poor's<sup>2</sup>
- ▶ Our 30,000 employees give back to the communities they live and work in by volunteering through the *On Your Side* Volunteer Network<sup>®</sup> and contributing to nearly **750 United Way** chapters across the United States

<sup>1</sup> Based on revenue, Fortune magazine (May 2018).

<sup>2</sup> "Nationwide Mutual Insurance Co.," RatingsDirect report, Standard & Poor's (March 31, 2017).

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Call your insurance professional today.

No-lapse guarantee universal life insurance might just be the strategy you’ve been looking for.



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Nationwide® No-Lapse Guarantee UL II

Product guide

Flexible, guaranteed protection for your evolving needs

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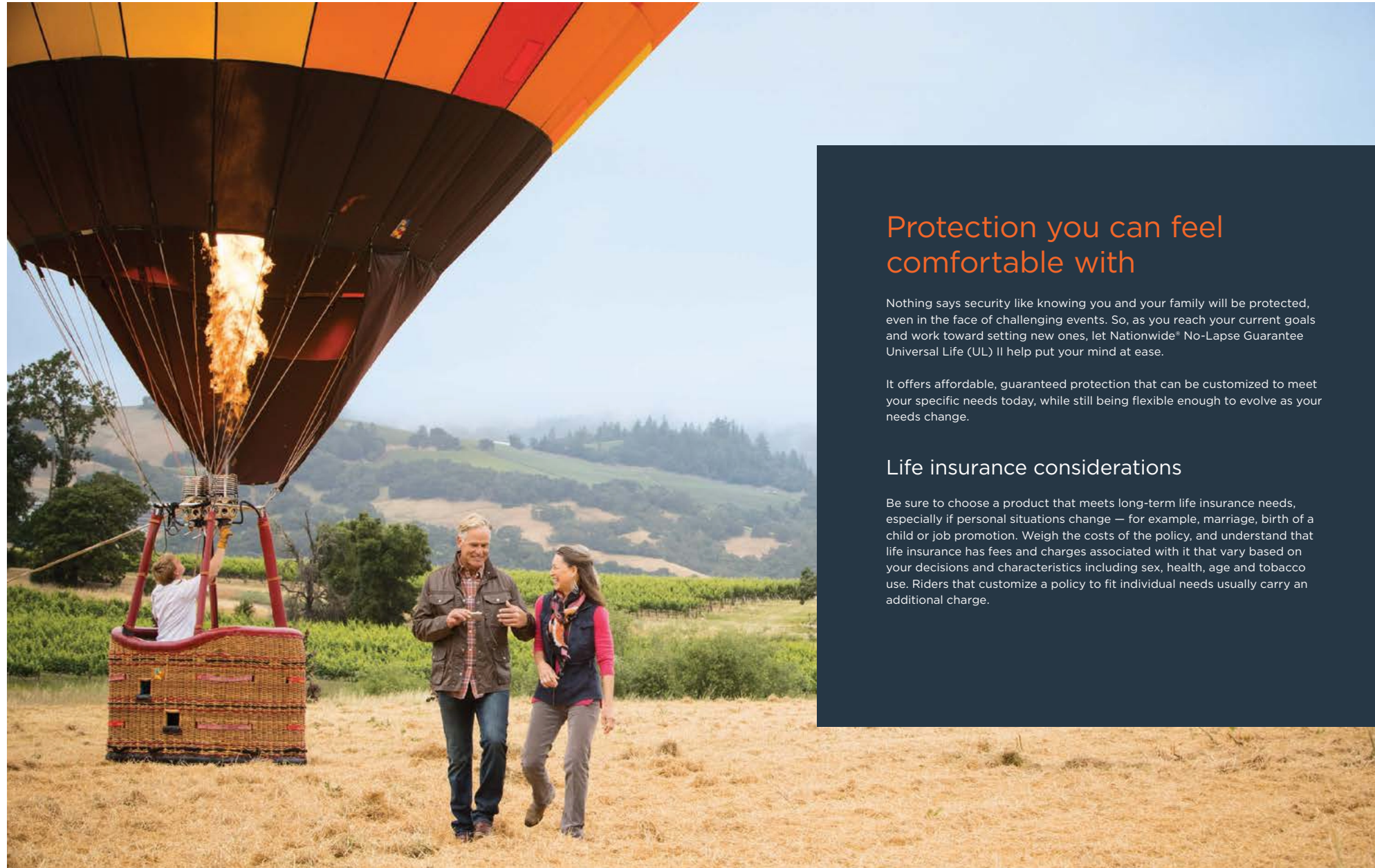
NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY







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## Protection you can feel comfortable with

Nothing says security like knowing you and your family will be protected, even in the face of challenging events. So, as you reach your current goals and work toward setting new ones, let Nationwide® No-Lapse Guarantee Universal Life (UL) II help put your mind at ease.

It offers affordable, guaranteed protection that can be customized to meet your specific needs today, while still being flexible enough to evolve as your needs change.

### Life insurance considerations

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 the costs of the policy, and understand that life insurance has fees and charges associated with it that vary based on your decisions and characteristics including sex, health, age and tobacco use. Riders that customize a policy to fit individual needs usually carry an additional charge.

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## Flexible coverage for today and tomorrow

Nationwide No-Lapse Guarantee UL II is an affordable universal life insurance product that offers flexible premiums and coverage lengths that allow you to adjust the policy as your needs change.

Because the goal of this product is death benefit protection rather than cash value growth, it's more affordable than most other permanent products. Nationwide No-Lapse Guarantee UL II offers unique features and **riders** that can help tailor the policy to your specific needs.

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#### DEFINITIONS

##### Riders

Additional benefits that can be added for an additional cost to help customize the policy to meet your specific needs.



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# A single solution to meet a variety of needs

### Estate planning

Preserve and efficiently pass your wealth on to children, grandchildren or even a charitable organization. You can also provide funds to cover estate taxes, fees or final medical bills.

### Income replacement

Replace lost income so loved ones can maintain their current lifestyle after you're gone.

### Long-term care expenses

Prepare for potential long-term care expenses in your later years with the Long-Term Care Rider II.<sup>1</sup>

### Leave a legacy

Turn the money you have into a potentially larger **legacy** than you might otherwise be able to leave.

### Guaranteed protection

The no-lapse guarantee feature helps keep your family members protected, provided that the policy is managed as shown in your sales proposal.

### Terminal illness expenses

Get help covering expenses in the event of a terminal illness.

### Return of premium

Recover some or all of your **premium** if you decide you no longer need the coverage with the Periodic Access Minimum Surrender Value Rider.

## Here's how we help meet your needs

Because it's life insurance, Nationwide No-Lapse Guarantee UL II offers many benefits to help meet your needs, including:

### Tax advantage

- Income tax-free death benefits for your beneficiaries

### Premium flexibility

- Flexible premiums scheduled to meet your needs
- Choice of guarantee periods

### Options to customize and manage your policy

- Optional riders to customize your policy to fit your needs<sup>2</sup>
- Automated Premium Monitor to help you manage your policy

DEFINITIONS

### Legacy (or estate)

The assets left by a person after death.

### Premium

An amount to be paid into a life insurance policy that is not a loan repayment.

<sup>1</sup> Keep in mind that as an acceleration of the death benefit, the Nationwide Long-Term Care Rider II payout will reduce both the policy's death benefit proceeds and cash surrender value. Make sure your life insurance needs would continue to be met even if the rider pays out in full. Costs for long-term care vary by person, and there is no guarantee the rider will cover all long-term care costs. Limitations and exclusions apply. Nationwide pays long-term care benefits to the policyowner, if the insured is not the policyowner, there is no guarantee that benefits will be used to pay for long-term care. A life insurance purchase should be based on the life policy and not optional riders or features. The cost of a rider may exceed the actual benefit paid under the rider.

<sup>2</sup> Rider availability varies by state, and they may be known by other names; they may include additional charges.





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## Customize your policy with optional riders

### Nationwide Long-Term Care Rider II plus the Nationwide Care Guide Network®

There's a good chance that you will need some long-term care services in your lifetime,<sup>3</sup> and the Nationwide Long-Term Care (LTC) Rider II can help you plan to reduce the potential impact of related expenses on your family and finances.

This rider allows you to access the death benefit of your policy to cover long-term care expenses if you become chronically ill or cognitively impaired. Because this rider is a cash indemnity benefit, it gives you the flexibility to use the money as you see fit. That means you may use your benefit to pay for licensed professionals or pay less expensive informal caregivers or family members to provide your care. Whatever your unique needs, you can choose a type of care that is familiar and comfortable for you.

Once your claim is approved, our Nationwide LTC Rider II gives you the opportunity to:

- Receive care at home in a familiar setting with those you know, including care from your immediate family members
- Choose licensed facility or customized care choices such as adult day care for the elderly
- Use your monthly cash benefit without policy restrictions and without the need to submit monthly bills or receipts once the claim is established
- Have 100% of your monthly cash benefit available
- Help protect assets and income sources from depletion
- Receive care outside of the U.S. and still access 100% of your available monthly long-term care benefit<sup>4</sup>
- Pass a legacy on to your beneficiaries if you don't need the funds for long-term care

The Nationwide Care Guide Network® is a long-term care resource referral service for policyowners who have purchased the Nationwide LTC Rider II and their immediate family members — for things such as household services, home care or relocation services. The Nationwide Care Guide Network offers provider referrals in your geographic area based on your needs.<sup>5</sup>

<sup>3</sup> "Medicare & You 2017," U.S. Health and Human Services Department.  
<sup>4</sup> The insured is not required to return to the United States for certification if they are receiving qualified long-term care services outside of the United States, its territories or possessions. However, the licensed health care practitioner providing the certification must be licensed to practice in the United States, its territories or possessions, and operating within the scope of his or her license.  
<sup>5</sup> The company that currently provides professional consultation services through the Nationwide Care Guide Network is a member of the Aging Life Care Association. This service provider is not affiliated with Nationwide Life and Annuity Insurance Company or its subsidiaries. The service provider and the Nationwide Care Guide Network may be changed or discontinued at any time.



### Case study

Ron has a Nationwide No-Lapse Guarantee UL II policy with the Nationwide LTC Rider II, which provides a \$500,000 death benefit with up to \$500,000 in long-term care coverage. If he needs long-term care services, Ron can use the rider to cover the costs of care, including the choice of receiving care from his family members while staying at home. Once his claim is established, he won't need to submit receipts to be reimbursed for his care. The Nationwide LTC Rider II simply provides a guaranteed monthly benefit of \$10,000 for as long as he needs care or until he uses the \$500,000 long-term care benefit amount he elected.

*This is a hypothetical scenario. Actual results may vary.*



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**Return of premium feature**  
Just because something works for you today doesn't mean that it will in the future. For an extra charge, the return of premium feature offered by the Periodic Access Minimum Surrender Value Rider provides two 60-day windows during which you can surrender your policy for the greater of its net surrender value or some or all of the premium you've paid<sup>6</sup>:



Other optional riders and features available with Nationwide No-Lapse Guarantee UL II<sup>7</sup>

- Accelerated Death Benefit Rider**  
This rider accelerates a portion of the death benefit for end-of-life care due to a terminal illness.

**Accidental Death Benefit Rider**  
In the case of a death due to an accident, this rider provides beneficiaries with an additional death benefit amount.
- Children's Term Insurance Rider**  
This rider provides term coverage for all children of the insured.

**Waiver of Monthly Deductions Rider**  
If the insured becomes disabled, this rider pays all monthly deductions, so it will cost less on a monthly basis to keep the policy in force.

DEFINITIONS	Specified amount	Adjusted premium
	The amount of coverage you elect.	Premiums paid minus any returned premium.

<sup>6</sup> The amount available for surrender will be reduced by amounts taken as loans, unpaid policy charges and any benefits paid as an acceleration of the policy's specified amount.

<sup>7</sup> Riders that customize a policy to fit individual needs usually carry an additional charge. Rider availability varies by state, and riders may be known by other names. Limitations and exclusions apply to our riders, and eligibility requirements must be met to qualify for rider benefits. Please see the contract or product prospectus, or ask your insurance advisor for details.



Case study

Beth wants a way to ensure that her family can maintain its current lifestyle if anything happened to her during her working years. So, she purchases a \$[200,000] Nationwide No-Lapse Guarantee UL II policy with the optional return of premium feature. Years later, Beth's children have grown and she's retired. Because she no longer needs the policy, Beth meets with her insurance professional to discuss her options.

She learns that she can exit the policy in year 21 for the lesser of 100% of the adjusted premiums she's paid or [40]% of the base policy specified amount. Beth opts to use this exit strategy and puts the money she receives toward the travel plans she and her husband have been considering.

*This is a hypothetical scenario. Actual results may vary.*





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# Nationwide No-Lapse Guarantee UL II details

We know it's important to be in control of your future, so we offer a comprehensive set of services — at no additional charge — to help you manage your policy.



## FLEXIBILITY

### Flexible no-lapse guarantee options

Nationwide No-Lapse Guarantee UL II offers two guarantee options:

- Up-to-lifetime no-lapse guarantee — When you choose the **attained age** 120 option, you have a lifetime guarantee that enables you to pass a legacy on to your family or favorite charity
- Shorter no-lapse guarantee — When you choose the **attained age** 70 option, you have a solution for replacing lost income for your loved ones in the event of your death during your working years

If you select the attained age 70 no-lapse guarantee option and decide later that you'd prefer lifetime coverage, you can switch to the longer guarantee without undergoing additional underwriting.<sup>8</sup>



## CONTROL

### Protection for your no-lapse guarantee

There are factors that can jeopardize the no-lapse guarantee of your policy, such as a late or missed payment. So, Nationwide offers a free service called the Automated Premium Monitor that acts as a three-tiered safety net for your policy by:

- Preventing the intended guarantee from going off track
- Notifying you and your insurance professional if it happens
- Providing information to help you get your intended guarantee back on track

### Owner-directed settlement options

With Nationwide No-Lapse Guarantee UL II, you can specify how your beneficiaries will receive your death benefit.

## Other things to keep in mind

We want to ensure that you receive the most appropriate amount of coverage and the coverage structure you need. So, when you sit down with your insurance professional, he or she will show you a personalized sales proposal of what you will pay based on your needs and the coverage structure you elect. Included in the sales proposal are industry-standard policy charges.

## What is the value of the no-lapse guarantee?

With the no-lapse guarantee, the death benefit can be guaranteed up to the attained age you elected, as long as the policy is managed as shown in your sales proposal. Nationwide No-Lapse Guarantee UL II provides flexibility for you to structure your coverage to achieve the no-lapse guarantee premium that meets your needs. A sales proposal can show the premium required based on your specified goals.

## DEFINITIONS

### Attained age

The age of the insured on their birthday nearest the policy issue date plus the number of completed policy years.

<sup>8</sup> Request to change the maximum attained age to 120 must occur prior to the end of the 15th policy year or the policy anniversary when the insured reaches attained age 65. This extension option is not available prior to the third policy anniversary.





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## Why Nationwide?

We're a strong and stable company with a 90-year heritage, and we're focused on helping clients prepare for and live in retirement. With our long-term approach to investing and our highly diversified business portfolio, we're committed to being there for our members, partners and communities, both now and in the future.

When considering where to purchase your insurance policy to protect your financial future, it's important to align with a company that is strong, stable and established. Nationwide has excellent financial ratings and has a member focus that puts customers first.



These ratings and rankings reflect rating agency assessment of the financial strength and claims-paying ability of Nationwide Life Insurance Company and Nationwide Life and Annuity Insurance Company. They are not intended to reflect the investment experience or financial strength of any variable account, which is subject to market risk. Because the dates are updated only when there's a change in the rating, the dates above reflect the most recent ratings we have received. They are subject to change at any time.



### Your next steps

Talk to your insurance professional today to see how Nationwide No-Lapse Guarantee UL II can help you plan for your future with confidence.



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This material is not a recommendation to buy, sell, hold or roll over any asset, adopt a financial strategy or use a particular account type. It does not take into account the specific investment objectives, tax and financial condition or particular needs of any specific person. Clients should discuss their specific situation with their financial professional.

The insurance professional or company may contact you in response to your request for additional information.

The information contained herein was prepared to support the promotion, marketing and/or sale of life insurance contracts, annuity contracts and/or other products and services provided by Nationwide Life and Annuity Insurance Company.

Your coverage under the LTC Rider II is guaranteed to be renewable. This means Nationwide will not unilaterally cancel or reduce coverage under this rider. Unless you request termination of this rider, it will remain in force as long as the policy remains in force. Your monthly LTC Rider II charge rate cannot increase beyond the maximums stated in your policy. However, Nationwide has the right to increase your current monthly LTC Rider II charge rates up to the guaranteed maximum monthly LTC Rider II charge rate. Any increase in the current monthly LTC Rider II charge will impact the cash value of your policy but will not change the required no-lapse guarantee premium as shown in your sales proposal. Any change in the current monthly LTC Rider II charge rate will be on a uniform basis for insureds of the same sex, issue age, product, rate type and rate class whose policies have been in force for the same duration.

The Long-Term Care Rider II has exclusions, limitations, reductions of benefits and terms under which the rider may be continued in force or discontinued. For more details on cost and coverage options, contact your insurance professional. Approval for coverage under the policy and LTC Riders is subject to underwriting and may require a medical exam.

Paying premium early or late could impact the death benefit guarantee value, which could cause you to lose your guaranteed death benefit sooner than anticipated. The death benefit guarantee value used to determine your guaranteed death benefit depends on the frequency, timing and amount of cash flow into and out of the contract (including but not limited to premiums, partial surrenders and loans).

All guarantees and benefits of the insurance policy are backed by the claims-paying ability of the issuing insurance company. They are not backed by the broker/dealer and/or insurance agency selling the policy, or by any of their affiliates, and none of them makes any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

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