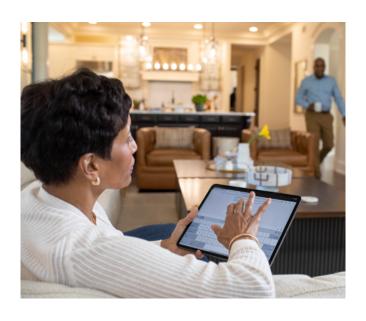


Survivorship Indexed Universal Life Insurance 2020 | Quick reference

Two lives; one legacy

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

Survivorship indexed universal life (IUL) insurance policies are not stock market investments, do not directly participate in any stock or equity investments, and do not receive dividends or capital gains. 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.



Permanent protection designed for 2

If you need to protect the lives of 2 people and would still like the potential for growth for the future, it can be difficult to find a planning strategy you can feel comfortable with — especially through volatile markets.

A survivorship IUL insurance product may be able to help balance your need for both cash value accumulation potential and protection from the impact of market-based losses.

Focusing on the future

Survivorship IUL insurance is permanent life insurance that provides protection for 2 people, such as spouses or owners of family-owned businesses.

Survivorship IUL is designed so that the performance of market indexes determines the amount of interest credited, if any, to your policy.

Survivorship IUL is fixed life insurance, not a security. Your growth potential is limited by a cap or spread rate, and your money is never actually invested in the market, so you're protected from market-based losses.

Survivorship IUL offers you:

- Funding for federal estate taxes; be sure to consult with your legal or tax advisor
- Strategies for leaving a legacy for your family members, a charity or other beneficiary
- Protection for your family, including dependents with lifetime special needs
- Coverage when 1 partner is considered uninsurable
- Continuation planning for a familyowned business
- The opportunity for tax-advantaged accumulation, which you can access via policy withdrawals and loans to help supplement your retirement income or other future financial needs, such as educational expenses

Policy features

A survivorship IUL policy also provides:

- An income tax-free death benefit to your beneficiaries that may be excluded from your taxable estate if properly structured
- Permanent protection at competitive rates — much less expensive than separate policies for each person
- A measure of confidence that your family business can continue

Going beyond expectations

Survivorship IUL is more than just a secondto-die life insurance policy with cash value growth potential. It also offers other features to help meet your needs, such as:

- Customization for your individual needs, e.g., long-term care, and our optional Extended No-Lapse Guarantee Rider
- Programs to help you monitor and manage your policy

Understanding survivorship IUL

If you and your insurance professional decide that survivorship IUL is a good fit for your needs, you'll need to know some key terms.

Cap rate

A rate used to limit the interest rate credited to an index segment.

Floor rate

The minimum interest rate credited to an index segment.

Index performance

The percentage change of the reference index from the index segment start date to segment maturity.

Index segment

Created when the allocated cash value is moved from the fixed interest strategy — or a maturing segment — into the indexed interest strategy on the sweep date.

Index segment interest period

The period of time between the sweep date on which the segment was created and the date of the segment's maturity. The interest rate credited to each segment may vary.

Index segment term

The length of time an index segment exists — for example, 1 year.

Indexed interest strategy

One or more allocation options funded by an insurer's general account and credited with interest based on the performance of its reference index.

Participation rate

The percentage of the index performance used to help calculate the strategy's interest rate credited. For example, if the participation rate is 100%, then 100% of the actual performance within the index will be used (subject to the cap or floor rate).

Reference index

A market index that is measured and used to help determine the interest rate credited for an indexed interest strategy.

Sweep date

The date when premium is moved (through a sweep) from the fixed account into an indexed interest strategy. In many cases, the sweep date is the 15th of the month.

Spread rate

A percentage deducted from the index performance when no cap rate applies. For example, an index performance of 20% minus a spread rate of 5% results in a 15% interest rate credited for an uncapped indexed interest strategy.



Work with your insurance professional to find out how Nationwide Survivorship IUL 2020 can help create and protect your legacy.



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

Nationwide and its representatives do not give legal or tax advice. You should consult with an attorney or tax advisor for answers to specific questions.

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