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is on your side

Product highlights

Nationwide® Survivorship Indexed Universal Life 2020

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| Target market | Ages 40 to 70 | | |
| Issue age | Ages 21 to 80 | | |
| Objective | To provide your clients with cost-efficient, second-to-die, permanent life insurance for 2 people, such as spouses or owners of family-owned businesses, with the potential to accumulate cash value | | |
| Indexed interest strategies | All options include: <ul style="list-style-type: none">Guaranteed 100% participation rateGuaranteed 0% floor rate | | |
| <i>Options to help boost growth potential in a variety of market conditions</i> | | | Current rates |
| | | | Cap rate Charge |
| | Core strategies | One-Year Multi-Index Monthly Average | 13.00% 0.00% |
| | | One-Year S&P 500® Point-to-Point | 10.25% 0.00% |
| <i>Helps serve client needs throughout the life of the policy</i> | | One-Year Uncapped S&P 500® Point-to-Point | 6.50% (spread) 0.00% |
| | High-cap strategies | One-Year High-Cap Multi-Index Monthly Average | 25.00% 1.00% |
| <i>Opportunity to capture more upside potential</i> | | One-Year High-Cap S&P 500® Point-to-Point | 13.50% 1.00% |
| Fixed account | 4.00% current; 1.00% guaranteed minimum | | |
| Death benefit guarantee | Issue ages 55 and under: 20 years Issue ages 56 to 69: 6 to 19 years (75 minus the issue age) Issue ages 70+: 5 years | | |
| Death benefit options | Option 1: Level Option 2: Increasing (not available with the Nationwide IUL Rewards Program®) | | |
| Minimum required fixed interest strategy allocation (MRFISA) | The estimated amount of policy charges for the coming year; held in the fixed interest strategy and receives fixed interest crediting; only premium in excess of the MRFISA can be allocated to the indexed interest strategies | | |
| Declared loan rates | Available all years Loan charged rate: Current: 3.9% (years 1 – 10); 3% (years 11+) Guaranteed: 3.9% (years 1 – 10); 3.25% (years 11+) Loan credited rate: Current: 3% Guaranteed: 1% | | |

Current rates are effective as of July 15, 2024, unless otherwise noted, and they are subject to change. Please contact the Life Insurance Solutions Center at 1-800-321-6064 for current rate information.

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| Monthly administrative fee | \$10 current; \$20 guaranteed maximum |
| Nationwide IUL Rewards Program® <i>Guaranteed if eligibility requirements are met</i> | <ul style="list-style-type: none"> Reduces cost of insurance (COI) rate of base segment by 15% starting in years 21 onward, as long as eligibility requirements are met <ul style="list-style-type: none"> Requirements: Meet or exceed a test of net accumulated premium (premium paid minus any loans or partial surrenders) on monthly testing dates that start at the beginning of policy year 21 Benefit: Applied each month the test is met; not available with death benefit option 2 Monitoring is included to help your clients stay on track to be eligible for the reward Catch-up premiums are interest free |
| Premium charges | Current: 12.00% (year 1); 6.00% (years 2+) Guaranteed maximum: 15.00% (all years) |
| Monthly per-thousand charge assessed | Current: 15 years; guaranteed maximum: all years |
| Surrender charges | 15-year schedule up to age 65; declines to 10 years for ages 70+ |
| Riders | <ul style="list-style-type: none"> Policy Split Option Rider Estate Protection Rider Long-Term Care Rider on survivorship Extended No-Lapse Guarantee Rider Overloan Lapse Protection Rider II (automatically added) |
| Programs and services | <ul style="list-style-type: none"> Underwriting: Wellness credits Automated Premium Monitor Dollar cost averaging Automated Income Monitor Owner-directed settlement options |



Call us today if you have questions about Nationwide® Survivorship Indexed UL 2020.

Life Insurance Solutions Center

1-800-321-6064

Brokerage General Agents Solutions Center

1-888-767-7373

Producer Group Solutions Center

1-844-867-8159

World Financial Group (WFG) Solutions Center

1-855-455-4139



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

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.

Indexed universal life 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 client's policy.

High Cap Indexed Interest Strategies generally offer greater cap rates than non-high cap rate indexed interest strategies in exchange for an indexed strategy charge deducted at the time an index segment is created. There is no guarantee that selecting a high cap indexed interest strategy will result in greater interest crediting than indexed interest strategies that do not offer a high cap rate or that any interest will be credited for a particular index segment.

To receive the Nationwide IUL Rewards Program benefit, premium payments must pass a required net accumulated premium test (premium paid minus any amounts taken as loans or partial surrenders) on designated dates. The required amount is set at policy issue and may change if policy changes are made. Testing dates of the required premium are monthly starting at the beginning of policy year 21. The 15% reduction in the cost of insurance (COI) rate is applied to the base policy each month the test is met. If the test is met on the 35th policy anniversary, testing continues as long as the policy is in force — with no further increase in the net accumulated premium required for the rewards program. If it is not met on the 35th policy anniversary, testing stops and no further COI reduction will be applied. The Nationwide IUL Rewards Program is not available if death benefit option 2 is or ever was elected.

The Long-Term Care Rider on survivorship 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 financial professional.

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