

Nationwide® IUL, NLG-UL II, CareMatters and VUL

Fixed account interest rate increase



Effective January 1, 2025

We increased fixed account rates in July 2024 on many of our currently marketed products. Now we're pleased to announce a fixed account interest rate increase for a few more products plus many of our older universal life products that are closed to new sales.

Important dates

January 1, 2025	All fixed account rate increases listed below are effective
January 3, 2025	New rates will be reflected in our illustration software

CURRENTLY SOLD PRODUCTS

No-Lapse Guarantee UL	Current rate	New rate
Nationwide® NLG-UL II (non-NY)	2.00%	2.25%
Linked-benefit UL		
Nationwide CareMatters® II	2.25%	2.50%

CLOSED PRODUCTS

Indexed Universal Life	Current rate¹	New rate
Nationwide YourLife® IUL (2011 including NY) ²	3.25%	3.50%
Nationwide YourLife® IUL Accumulator (2015 non-NY)	2.75%	3.00%
Nationwide YourLife® IUL Protector (2015 non-NY)	2.75%	3.00%
Nationwide® IUL Accumulator II (2018)	2.75%	3.00%
Nationwide® IUL Protector II (2018)	2.75%	3.00%
Nationwide® Survivorship IUL (2019)	2.75%	3.00%

Linked-benefit UL

Nationwide YourLife CareMatters® (including New York)	2.25%	2.50%
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Variable UL²

Nationwide YourLife® Survivorship VUL	3.00%	3.25%
Nationwide YourLife® Accumulation VUL	3.00%	3.25%
Nationwide YourLife® Protection VUL	3.00%	3.25%
Nationwide® Options Select Performance FPVUL	3.00%	3.25%
America's marketFLEX® VUL	3.00%	3.25%

Variable UL ² continued	Current rate ¹	New rate
The Best of America® MSPVL	3.00%	3.25%
The Best of America Next Generation® II	3.00%	3.25%
The Best of America Protection® FPVUL	3.00%	3.25%
The Best of America Protection® Survivorship	3.00%	3.25%
Waddell & Reed Accumulation VUL (including New York)	3.00%	3.25%

Thank you for trusting us with your life insurance needs.



Contact your Nationwide wholesaler to run an illustration on an in-force policy or to check out the rates in our currently marketed products.

¹ Current rates are subject to change. Please contact the Nationwide Life Insurance Solutions Center at 1-800-321-6064 for current rate information.

² Rate change also applies to the Executive versions of these products.



Nationwide®
is on your side

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

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This material is not a recommendation to buy or sell a financial product or to adopt an investment strategy. Investors should discuss their specific situation with their financial professional.

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 premiums to be paid into your client's policy.

Variable products are sold by prospectus. Carefully consider the investment objectives, risks, charges and expenses. The product and underlying fund prospectuses contain these and other important information. Investors should read them carefully before investing. To request a copy, go to nationwide.com/prospectus or call 1-800-848-6331.

Nationwide YourLife CareMatters II and Nationwide CareMatters II are cash indemnity products that pay LTC benefits when the insured person is certified to have a qualifying condition and a need for LTC services. Bills and receipts showing actual expenses do not have to be submitted for payment of benefits once a claim has been approved. Each year, the policyowner can receive, tax free, the greater of the HIPAA per diem amount or actual LTC costs incurred. However, benefits may be taxable under certain circumstances. Taxpayers should consult with their tax and legal advisors about their specific situation.

All guarantees and benefits of the insurance policy are backed by the issuing insurance company. Policy guarantees and benefits are not backed by the broker/dealer and/or insurance agency selling the policy, nor by any of their affiliates, and none of them makes any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

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

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