

Nationwide® Indexed UL – Individual products

Target Premium Increase

Effective February 3, 2025



We recognize the trust you place in Nationwide when selecting one of our life products for your clients. We are grateful for your partnership and excited to announce a 5% target premium increase for currently sold, individual IUL products. Target premiums are also increasing on our Nationwide New Heights® IUL Accumulator 2020 by 5% to 15% to match those of the Nationwide® IUL Accumulator II 2020. The increases are effective February 3, 2025.

Products with increased target premium

- Nationwide® IUL Accumulator II 2020
- Nationwide® IUL Protector II 2020
- Nationwide YourLife® IUL Accumulator (New York)
- Nationwide YourLife® IUL Protector (New York)
- Nationwide New Heights® IUL Accumulator 2020

Important dates for new and pending applications

- Pending applications include those that are “issued not in-force” or INIF.

January 31, 2025	Our illustration systems will be updated with the new target premiums.
February 3, 2025	The effective date for the target premium increase.

Important date for in-force policies

January 20, 2025	<p>For policies funded and placed in-force on or after January 20, 2025, we will recalculate and apply the new target premium.</p> <p>Policies in-force before January 20, 2025, will not be eligible for the higher target premiums. Requests to reissue policies to receive the higher target premium will not be permitted.</p>
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If you have questions about this change or anything else about our products, please contact us at:

Life Insurance Solutions Center

1-800-321-6064

Brokerage General Agents Solutions Center

1-888-767-7373



Nationwide

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 performance of an index is not an indicator of future crediting rates.

Life insurance is issued by Nationwide Life Insurance Company or Nationwide Life and Annuity Insurance Company, Columbus, Ohio. Guarantees are subject to the claims-paying ability of the issuing insurer.

Nationwide, the Nationwide N and Eagle, Nationwide is on your side and Nationwide New Heights are service marks of Nationwide Mutual Insurance Company. © 2024 Nationwide

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