Nationwide®

Nationwide Indexed Universal Life Protector II 2020

A comprehensive solution that puts clients first

2025 Update



FLM-1673AO.1 (03/25)

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Before we get started

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.

When choosing a product, make sure that life insurance needs are met. Because personal situations may change (i.e., marriage, birth of a child or job promotion), so can life insurance needs. Care should be taken to ensure these strategies and products are appropriate. Associated costs, as well as personal and financial objectives, time horizons and risk tolerance should all be weighed before purchasing a product. Life insurance has fees and charges associated with it that include costs of insurance, which vary based on characteristics of the insured such as sex, tobacco use, health and age; and additional charges for riders that customize a policy to fit individual needs.

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

The Long-Term Care Rider II is available at an additional charge. While bills and receipts do not need to be submitted each month to receive monthly LTC benefit, they may be needed to help establish the claim. Keep in mind that, as an acceleration of the death benefit, the Long-Term Care Rider II payout will reduce both the death benefit and cash surrender values. Make sure life insurance needs will 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. 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. The Long-Term Care Rider may not be available in all states.

Keep in mind that, as an acceleration of the death benefit, exercising the Chronic Illness Rider, the Critical Illness Rider or the Terminal Illness Rider payout will reduce both the death benefit and cash value by an amount greater than one dollar for every dollar paid. Make sure life insurance needs will still be met, even if the rider pays out in full. Though riders that customize a policy to fit individual needs usually carry an additional charge, neither the Chronic Illness Rider, the Critical Illness Rider nor the Terminal Illness Rider has an initial cost or upfront monthly charge when included in the policy; however, a cost is incurred if and when the rider is exercised, and policy cash values, death benefits and other policy values are reduced. A life insurance purchase should be based on the life policy and not solely on riders or features. The Chronic Illness, Critical Illness or Terminal Illness Benefit paid will be reduced to pay due and unpaid premium or charges. Additionally, a pro rata portion of the payment will be applied as a policy loan payment if there is any outstanding indebtedness.

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Nationwide may discontinue any index that becomes unavailable (i.e., is no longer published) or the calculation of which is substantially changed. Nationwide may substitute with a comparable index or may adjust the method of calculating index segment interest.

Neither Nationwide nor its associates provide tax or legal advice. Benefits may be taxable under certain circumstances. Clients should consult with their tax and legal advisors about their specific situation.

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By delivering a comprehensive solution that puts clients first

Nationwide

has grown to be the

#4 Life Insurance Carrier

in the U.S.

LIMRA 4th Quarter 2024 total premium

Nationwide® IUL Protector II 2020



Today's discussion

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What makes IUL Protector II 2020 a comprehensive solution that put your clients first?



Safeguards & support focused on clients' best interest

- Lifetime DB guarantee, LTC, Living Access Benefits, underwriting, policy management

Growth potential with low costs

- Diverse range of strategies, Rewards Program, low-cost design & tax efficiency

The Nationwide advantage

- Financial strength, Nationwide Retirement Institute®, marketing support

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Key benefits



Protects loved ones



Offers tax advantages



Supports business planning



Builds legacy or estate plans

How it delivers

- Permanent insurance
- Tax advantaged savings, growth potential, distributions and death benefit
- Low-cost coverage
- Customizable riders for extended coverage and long-term care protection
- 0% floor guarantee
- Policy management services to help your clients get the most out of their policies

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Riders to customize the solution

Death benefit

- **Accidental Death Benefit Rider**
- **Extended No-Lapse Guarantee (ENLG) Rider** — Extends the death benefit guarantee for up to entire lifetime

Long-Term Care

- Long-Term Care Rider II

Greater flexibility

- Premium Waiver Rider
- Waiver of Monthly Deductions Rider
- Overloan Lapse Protection Rider II

Living access benefits

- Chronic Illness Benefit
- Critical Illness Benefit
- Terminal Illness Benefit

Riders usually have an additional cost. The rider name and availability might vary by state.

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Prospective clients

Typical buyer

- Ages 45-70
- Conservative to moderate investor

Seeking

- Cost-efficient, permanent death benefit coverage
- Tax-advantaged protection or wealth transfer
- Long-term care planning
- Some cash value growth potential

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Safeguards & support focused on the client's best interest

- Base DB guarantee and Extended No-Lapse Guarantee Rider
- Nationwide LTC Rider II and Living Access Benefits
- Underwriting processes and programs
- Policy management services

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Initial base death benefit guarantee

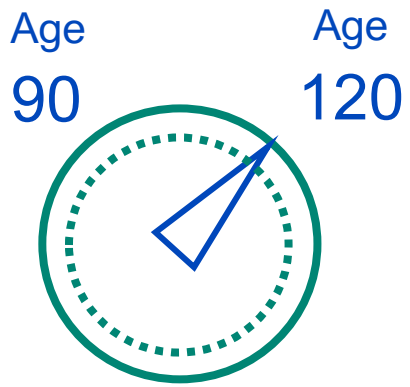
Issue ages	Length of Guarantee
0 to 55	20 years
56 to 69	6-19 years (75 minus the issue age)
70 and older	5 years

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ENLG Rider for up to a lifetime DB guarantee

The Extended No-Lapse Guarantee Rider (ENLG) ensures that the death benefit guarantee is there when your clients need it — no matter the cash value in the policy.

- Maximum issue age: 70 years
- Optional rider: Must be added at issue; additional charge applies



Flexibility in Guarantee Duration:

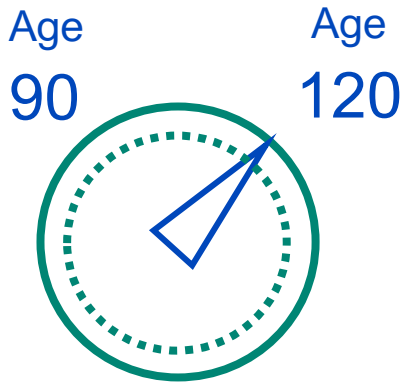
- Start by choosing the maximum age for the guarantee: either 90 or 120
- You can then dial down the guarantee to a specific age within the chosen maximum, allowing you to tailor the premium to your client's needs

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ENLG Rider for up to a lifetime DB guarantee

Examples:

- For a guaranteed death benefit (DB) to age 86, select the age 90 option and dial down to 86 for a lower cost
- For a guaranteed DB to age 95, select the age 120 option and dial down to 95 for a lower cost



Guaranteed Death Benefit Age	Option to Select	Adjusted Age for Lower Cost
86	Age 90	Dial down to 86
95	Age 120	Dial down to 95

Run the illustration to determine the right combination of price and guarantee duration.

Includes **Automated Premium Monitor** service to help clients stay on track to meet policy requirements for this benefit.

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Our LTC Rider II keeps growing in popularity



Cash-indemnity benefit means no requirement to submit receipts[1]

2% | 3% | 4%

Flexible LTC monthly payout options, up to 2 times the HIPAA per diem[3]



Benefit can be used for in-home care from an informal caregiver including friends or family members[2]

Includes access to the Nationwide Caregiver Advocate®[4]



LTC Rider Take Rate

2 out of 3

Nationwide IUL Protector II policies

- Optional rider with an additional charge
- May be added after issue with underwriting

For more information, see Top Reasons to consider Nationwide's LTC Rider II. LAM-2098AO.

1. While bills and receipts do not need to be submitted each month to receive monthly LTC benefits, they may be needed to help establish the claim.
2. Healthcare practitioner must state that informal care is appropriate in the plan of care. Benefits may be taxable under certain circumstances. Clients should consult a tax advisor.
3. One monthly acceleration percentage must be selected at issue.
4. Insureds, policyowners and their immediate family members will have access to this free service, which provides information and references for LTC service providers and community services in their area. There is no obligation to use these services, which are currently provided through a nonaffiliated third party. There is no separate additional charge for this service. This service is subject to availability.

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Living Access Benefits – More ways to use a policy

	Chronic Illness	Critical Illness	Terminal Illness
Benefit	Part of death benefit	Part of death benefit	Part of death benefit
Benefit payment	Lump-sum	Lump-sum	Lump-sum
Qualifying event	Likely to require substantial assistance for the rest of one's life	When diagnosed with cancer, stroke and other critical illnesses	Life expectancy of 12 months or less

- The Living Access Benefits are automatically included with most policies
- Will not increase premiums or apply charges unless they are used
- The benefit received will reduce the DB by more than the amount client receives

What makes Nationwide unique?

- Customer knows up front what the impact to their policy would be after a claim
- We are the only company that provides a minimum guarantee

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Living Access Benefits – Qualifying events

Benefit	More detail on what qualifies	Payout
Chronic Illness	Severe cognitive impairment or Inability to perform 2 out of the 6 activities of daily living (ADLs) that is expected to be needed for the rest of the insured's life: • Bathing • Continence • Dressing • Eating • Toileting • Transferring	*Lesser of:* • 20% of the specified amount per year or • the HIPAA per diem amount on an annual basis
Critical Illness	Cancer • Heart attack • Heart valve replacement • Kidney failure • Major organ transplant • Paralysis • Stroke • Sudden cardiac arrest	*Lesser of:* • 10% of the specified amount or • $25,000 per claim, maximum of 5 claims
Terminal Illness	Terminal illness with a life expectancy of 12 months or less (24 months in Illinois)	One-time payment of up to 50% of the specified amount

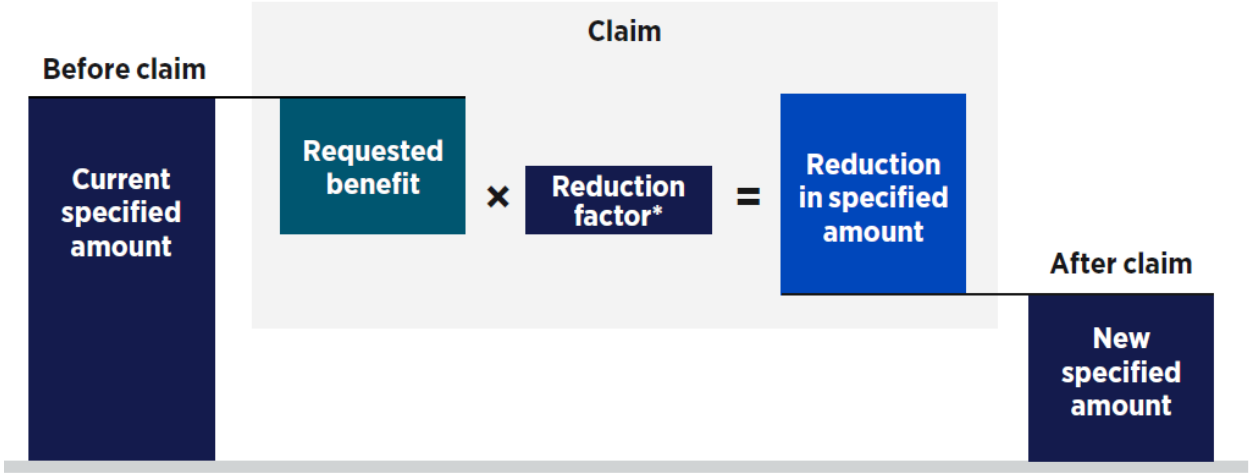
For more information: LAM-3810AO. Living Access Benefits Comparison guide

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Living Access Benefits – Transparency matters

- **Chronic illness** or **critical illness claim**
  - The amount your clients request is what they will receive
  - For every $1 in benefit paid out, the death benefit will be reduced by more than $1
  - Minimum and maximum dollar or percentage amounts apply
  - $250 administrative charge deducted from the benefit payment
  - The benefit paid will be reduced to pay due and unpaid premium or charges, if applicable
  - A pro rata portion of the payment will be applied as a policy loan payment if there is any outstanding indebtedness

For more information: LAM-3471AO Living Access Benefits for Financial Professionals



Impact on Specified Amount

The Terminal Illness Benefit operates differently

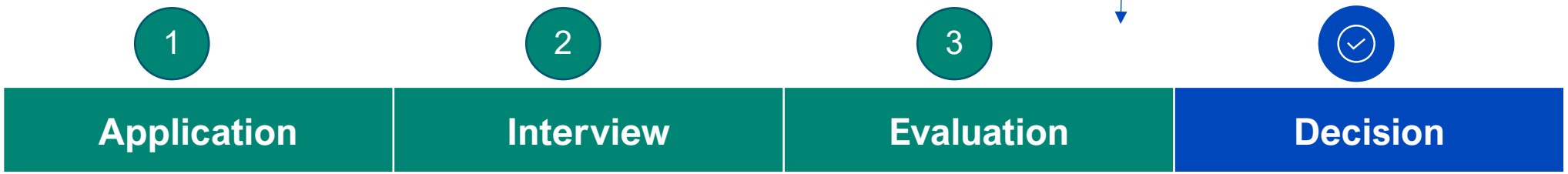
- The benefit payment amount is reduced by a discount factor
- This results in a lower payment than the amount requested

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Nationwide underwriting – faster and more efficient

- Offers a faster, more efficient process
- Helps you spend less time on application paperwork

Sometimes a medical exam, lab, electronic health records or other requirements may be needed



Application	Interview	Evaluation	Decision
Financial professional submits a shortened paper or electronic application	Client answers personal and health questions either electronically or over the phone	Underwriter reviews the interview results and additional data to determine if more information is needed	Underwriter use **data** and **human perspective** to decide best possible offer for each client's unique situation

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Nationwide underwriting programs



Placement Improvement Program

Clients who would be Table C or better on traditional underwriting may be able to receive a Standard rating



Wellness Credits Program

Clients maintaining a healthy lifestyle can upgrade their underwriting offer



Competitor Match Program

Nationwide will match two trial or formal applications from qualifying carriers



Term + Perm Program

Offer clients who have existing term life policies with other carriers the opportunity to purchase a permanent policy at Nationwide without underwriting



Nationwide Executive Advantage

We offer streamlined underwriting programs (up to $50 million) for some of your busiest executive clients

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Making things easy every step of the way

Pre-sale

- Available on iPipeline and iGo

All-digital application process

- Life Pending Business Tracker
- eDelivery and online health interviews
- Alternative med requirements accepted: LabPiQture results, Milliman Irix, etc.

Underwriting

- Digital underwriting review
- $10 million internal retention
- Dedicated underwriting & new-business teams for faster, better offers
- Placement improvement

Paying premiums

- Pay premiums online and via Nationwide Mobile app, Apple Pay and Text to Pay
- Dollar cost averaging

Monitoring

- APM for ENLG guarantee
- IUL Rewards Monitoring
- Notification of switch from death benefit option 2 to option 1



Monitoring helps clients get the most from their policies

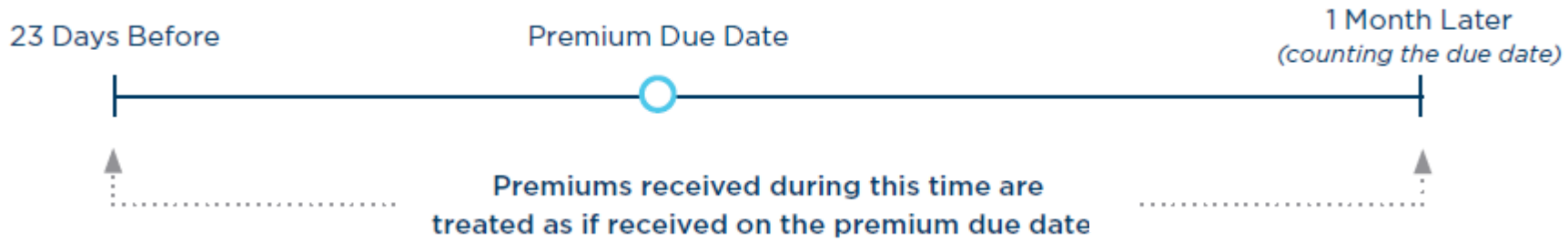
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Automated Premium Monitor

- Annual Statement informs client of whether their premiums are on track to maintain the guaranteed DB
- Monitoring is automatic and free of charge
- If the ENLG rider is off track, the producer will receive a letter with 3 options:

Guarantee As Is	Lump-Sum Catch Up	Premium Adjustments
What does the policy's guarantee look like if they do nothing?	What lump sum payment is needed to get the guarantee back on track?	What will they need to change future premiums to?

- Many carriers require that premiums are paid exactly on time, but Nationwide provides for some flexibility.



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Growth potential with low costs

- Two straightforward indices
- Nationwide IUL Rewards Program®
- Low-cost design and philosophy
- Tax efficiency

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Keeping things simple: two tried and true indices

How index performance is determined

S&P 500®	• High potential • More volatility • Simplicity • US only	**% index change between start and end of a 12-month segment**  15th of Month 1 12 Months Later
Multi-Index Monthly Average	• Helps minimize volatility • Uses traditional indices	1. **Diversification**: S&P 500, NASDAQ and DJIA 2. **Volatility smoothing:** 12 months of averages to help prevent a drop in index performance at the end from causing a negative result 3. **Weighting:** 50% of top performer; 30% of second; 20% of third

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Multi-Index Monthly Average

Nationwide is one of the few carriers to offer this kind of index

This strategy uses 3 tried-and-true methods to help address market volatility:

Diversification

The strategy uses 3 well-known indexes — not just 1 — to reflect more of the market.

S&P 500®

Nasdaq-100®

Dow Jones Industrial Average®

Volatility smoothing

Instead of comparing only 2 points — the index performance on the first and last day of the segment — we track performance on a monthly basis and use the average.

This helps mitigate the risk of one point in time adversely impacting a crediting rate.



Performance-based weighting

After the performance of each index is known, the results are weighted in your favor:



50% to the best-performing index

30% to the second-best performing index

20% to the third-best performing index

For more information, click here:
FLM-1334AO

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No or low charges and competitive cap rates

Strategies to match markets & client preferences

Monthly average & point-to-point calculations

- Power of monthly averaging to minimize the impact of a market downturn at segment maturity
- Simplicity of a 2-point calculation

Core, High-Cap and Uncapped options

- **Core:** Low growth market
- **High cap or uncapped**: Moderate to high growth market

How have these strategies performed? FLN-0232AO

Index strategies

Core Strategies
One-Year Multi-Index Monthly Average
One-Year S&P 500®
One-Year Uncapped S&P 500®

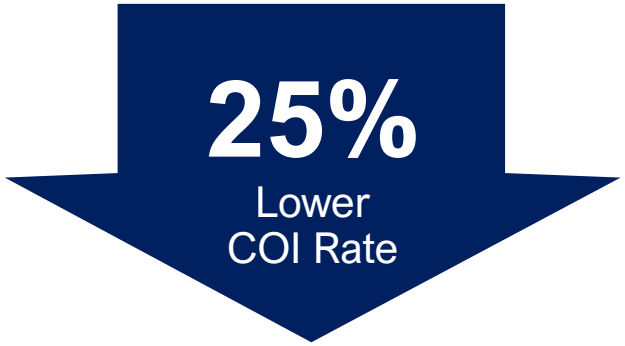
High-Cap Strategies
One-Year High-Cap Multi-Index Monthly Average
One-Year High-Cap S&P 500®

What are today's rates? FLM-1371AO

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Nationwide IUL Rewards Program®

A guaranteed benefit: If your client earns it, they receive it



Starting in policy year 21 when eligibility requirements met; retested each month



- Monthly testing begins
- COI charge lowered every month eligibility requirements are met

- Benefit eligibility locked-in and testing continues
- If eligibility not met at policy 35th anniversary, program ends

Requirements

Satisfy a net accumulated premium test on monthly testing dates
• The amount is stated in the illustration and policy

Death Benefit Option 1 must be elected at the time the policy is issued and never changed

Benefits

- **The Cost of Insurance (COI) rate is reduced by 25%** each month the test is satisfied
- **Even if a client doesn't qualify** in a particular month, they have the opportunity to catch up the premium until year 35; if they do quality, testing continues for policy duration
- **The premium monitoring** status is reported on annual statements

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Low-cost product design and philosophy

Lower charges that are clearly disclosed, not hidden beneath the surface

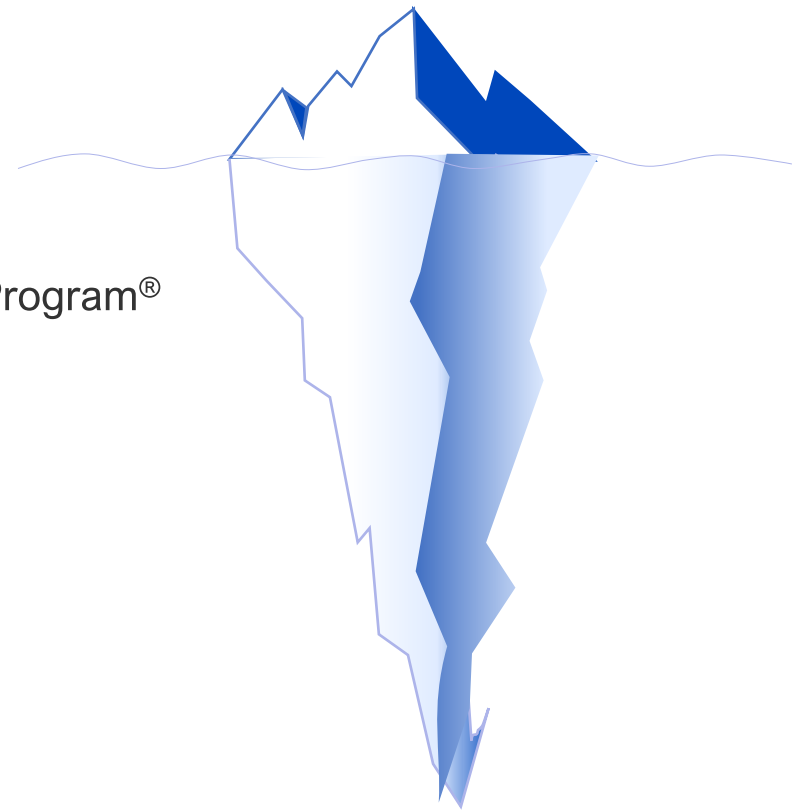
- All charges listed in the Illustration Cost Summary
- **No or low indexed strategy charges; all are clearly listed**
- No **special features or multipliers** with extra charges

Built-in features and monitoring

- Automatically offer IUL Rewards Program® to reduce COI rate
- Premium monitoring to keep policy on track to qualify for the IUL Rewards Program®
- Automated Premium Monitor to keep ENLG rider on track

Mutual company that puts members first

- No rate actions to meet **shareholder demands for profits**
- No refusal to **pay persistency bonuses**
- Never increased **COI rates** *after issue*
- Never increased **loan charges** *after issue*



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A tax-efficient solution

Life insurance provides multiple layers of tax protection

Assuming the life insurance policy is not a modified endowment contract (MEC)[1]

The death benefit and policy loans[2]
are free from:

- Federal income tax
- State income tax
- Local income tax
- Capital gains tax
- FICA/Social Security tax

The death benefit and policy loans
do NOT affect the calculation of:

- Alternative minimum tax
- Net investment income tax
- Taxable Social Security benefits
- Medicare premiums

The cash value *grows tax-deferred*

1 Check with your legal or tax advisor about specific tax questions; Nationwide and its representatives do not give legal or tax advice.
2 Loans may be tax free if Internal Revenue Code 7702 requirements are met. Loans and withdrawals may affect the death benefit, and additional premiums may be required to keep the policy in force.

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Nationwide IUL Protector II 2020

Case Study

- ENLG Rider to age 90
- ENLG Rider to age 120
- With and without LTC Rider II

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Nationwide IUL Protector II 2020

Case study: Meet Gary

- ***Age:*** 55
- ***Wife, Tess, age 50,*** recently left her job to care for her 85-year-old mother
- ***2 sons –*** high school senior and college sophomore
- ***Gary's health*** – Very good; his parents, both 90, are in assisted living
- ***Household income -*** $400K annually; he defers the max into 401K
- ***Investments*** - On track for $1M in 401K savings by age 67
  - Moderate to moderately conservative investor

- ***Life insurance needs***
  - Permanent life to augment employer's $500K term policy
  - LTC coverage
  - Some cash value growth potential

Nationwide IUL Protector II 2020	Death benefit	DB guaranteed to age	Initial Premium (Annual)
Just the basics – no riders	$250,000	75	$3,197

Gary: Age 55M Preferred NT, solve for All Pay, $250k DB

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Case study: ENLG 90 and LTC Rider

- Very cost effective ENLG Rider to age 90 – ***only $6 for an entire year*** in this case

DB: $250,000	DB guaranteed to age	Initial Premium (Annual)
Base solve	75	**$3,197**
Add ENLG to age 90	90	**$3,203**

Only **$6 per year** more to add ENLG 90

Gary
- Age 55M
- Preferred NT
- Solve for All Pay
- $250k DB
- LTC rating is Pref with "couples" discount

Add LTC Rider

A90 ENLG with LTC	90	**$3,619**

Add $422 per year above the base solve for **BOTH ENLG 90** and **LTC Rider**

Amount equal to just over **12 HOURS** of a home health care aide at $34/hr.[1]

A note about Death Benefit payouts
In both scenarios, the death benefit still goes to maturity even though it is only guaranteed to age 75 or to age 90.

1. Nationwide LTC cost comparison calculator. State of Ohio 2024. https://nationwidefinancialltcmap.hvsfinancial.com/#

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Case study: ENLG 120 and LTC Rider

- Lifetime death benefit guarantee, even if cash value drops to $0

Gary
- Age 55M, Preferred NT
- Solve for All Pay
- $250k DB
- LTC rating is Pref with “couples” discount

	DB guaranteed to age	Initial Premium (Annual)
Base solve	75	**$3,197**
Add ENLG to age 120	120	**$3,735**

$538/year more to add ENLG 120

An additional $1.47 per day for a lifetime guarantee

Add LTC Rider

A120 ENLG with LTC	120	**$4,271**

Add $1,047/year above the base solve for **BOTH ENLG 90** and **LTC Rider**

An additional $2.87 per day for a lifetime guarantee and LTC Rider II

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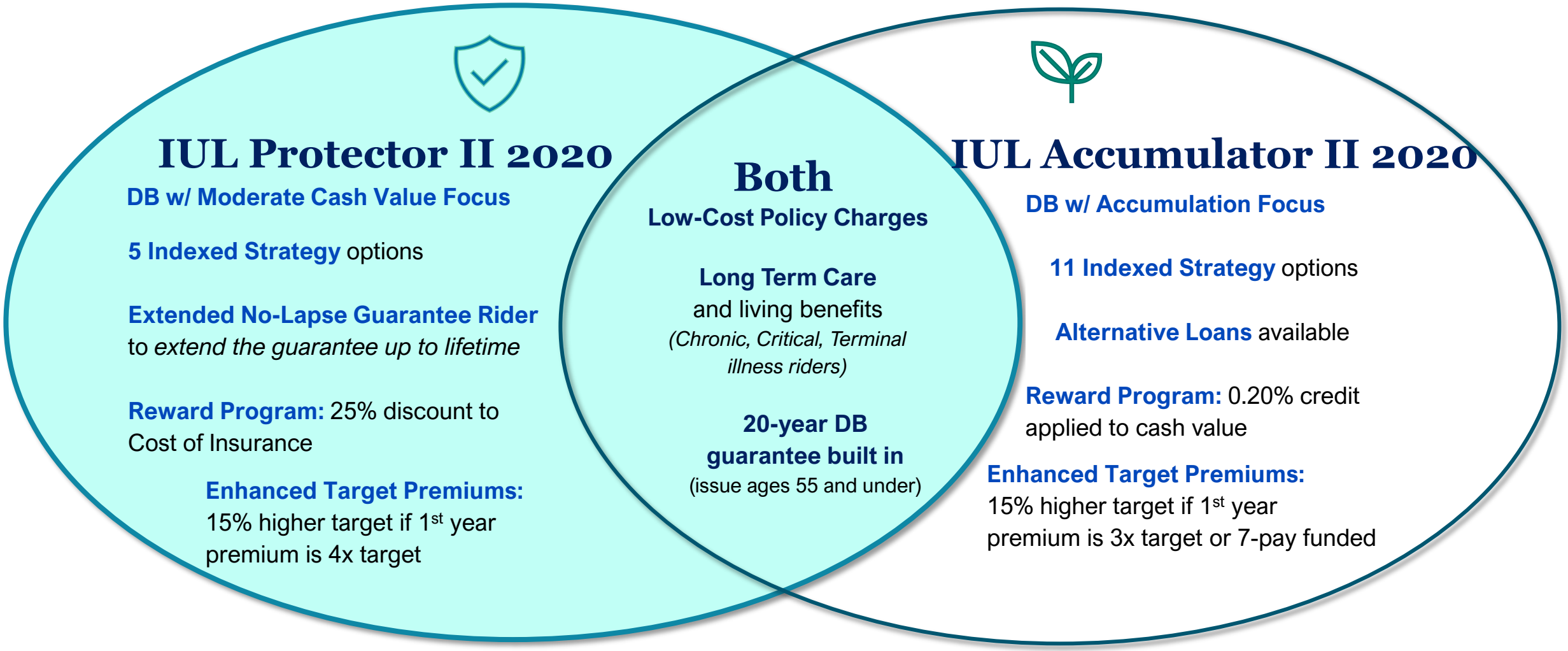
Key Product Facts

Underwriting Classes	Preferred Plus Nontobacco: **18-80** Preferred Nontobacco: **18-80** Standard Plus Nontobacco: **18-80** Standard Nontobacco: **0-85** Preferred Tobacco: **18-80** Standard Tobacco: **18-85**
Min and Max Issue Age	0-85
Min Specified Amount	$100,000
Death Benefit Options	Option 1 (level) Option 2 (increasing)
No-Lapse Guarantee Period	Issue ages 0 to 55: 20 years Issue ages 56 to 69: 6 to 19 years Issue ages 70+: 5 years
Nationwide IUL Reward Program®	25% discount to COI beginning policy year 21 and each month thereafter the premium requirements are met; Rewards Program ends if eligibility not met on 35th policy anniversary
Partial Surrenders	Available after first year
Minimum required fixed interest strategy allocation (MRFISA)	• Estimated amount of policy charges for the coming year; held in the fixed interest strategy • Receives fixed interest crediting; • Only accumulated value and premium in excess of the MRFISA amount can be allocated to the indexed interest strategies

Loans Declared loan rate (Alternative loans not available)	**Loan charged rate:** **Current: 4.50% (all years)** **Guaranteed: 4.50% (all years)** **Loans credited rate:** **Current: 3%** **Guaranteed: 3%**
Premium Charge	Current: 12% (year 1); 6% (years 2+) Guaranteed maximum:15% (all years)
Admin charge	Current: $10; Guaranteed: $20
Per $1000 Charge	Current: 15 yrs; Guaranteed: all yrs
Monthly per policy charge	$10 current; $20 guaranteed maximum
Cost of Insurance	Client specific
Surrender Charge Schedule	15-year schedule for issue ages up to age 65, 14 years for age 66 13 years for age 67 12 years for age 68 11 years for age 69 10 years for ages 70 and above

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Part of a strong IUL portfolio for individual coverage



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Nationwide®



The Nationwide Advantage

- Financial strength & strong brand
- Nationwide Retirement Institute
- Marketing materials to help explain and simplify

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Recognized leader with strong ratings

- Our focus on creating value for the customer has brought us a long way
- Strong industry ratings assure you and your clients we will be here when you need us

#1

Universal Life Carrier
3Q2024 LIMRA

Investopedia

Best Overall Life Insurance Company 2024[2]

#4

U.S. Life Carrier
3Q2024 LIMRA

A+
AM Best
received 10/17/02
affirmed 11/7/24

A1
Moody's
received 3/10/09
affirmed 4/30/24

A+
Standard & Poor's
received 12/22/08
affirmed 11/10/23

The industry 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.

[1] LIMRA 3Q24 U.S. Retail Individual Life Insurance Sales Summary Report
[2] www.investopedia.com/best-life-insurance-companies-4845858

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Choosing a tax-efficient wealth-transfer strategy (PDF) ›

This guide considers ways to convert the value of a client's tax-deferred assets into a tax-free inheritance.



Helping a new referral with wealth-transfer planning (PDF) ›

This case study considers the many areas where you can help solve for your new client's specific legacy planning needs.



Understanding trust and deepening client relationships ›

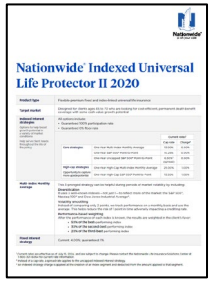


How to start a conversation with your client (PDF) ›

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Marketing materials – simple and to-the-point

Product Overview
- Details for financial professional



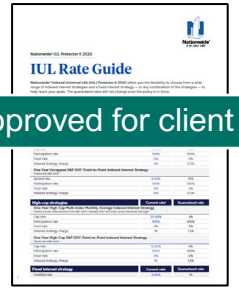
FLM-1374AO

Client guide to the product
- Basic information
- Graphics; sample cases



FLM-1376AO

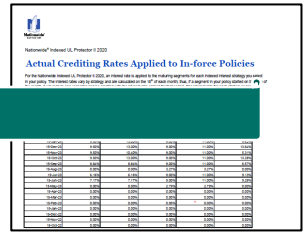
Rate Guide
- Current & guar rates
- Look-back rates



FLM-1371AO

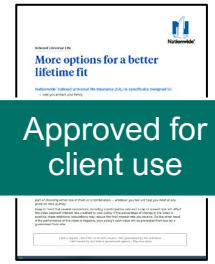
Approved for client use

Applied Interest Rate Sheet
- Actual crediting rates applied



FLN-0232AO

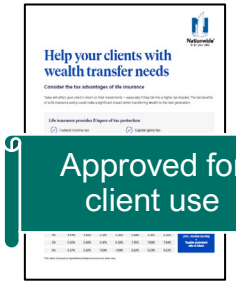
Applied Interest Rate Sheet
- IUL strategies basics



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FLM-1242AO

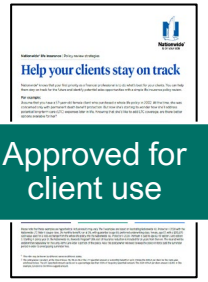
Wealth transfer tax equivalent yield



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LAM-2655

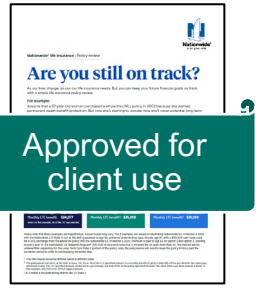
Convert WL to IUL
- With LTC Rider



Approved for client use

LAM-2585O

Are you still on track?
- Policy review



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LAM-51245O

COI rates you can count on



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LAM-2473AO

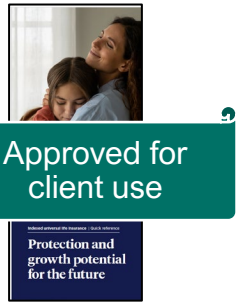
Top 10 way we put clients first in IUL



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FLM-1517AO

5-Minute Guide to IUL
- Fits in #10 envelope



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FLM-1198aO

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Nationwide Life Solutions Center

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