

Know your options.

Solutions for every need.

It's easier to meet your clients' needs when you have choices. So, whether they're looking for death benefit protection or accumulation opportunities, Nationwide offers a wide variety of fixed and variable products to help you answer all their planning questions. As you're going through this list, just remember guarantees are subject to Nationwide's claims-paying ability. Investing involves market risk, including possible loss of principal.

Product name	Objective/ Product focus	Long-term Care (LTC) rider <small>(additional cost)</small>	Overloan Lapse Protection rider <small>(additional cost if invoked)</small>	Extended Death Benefit Guarantee rider	Differentiator
VARIABLE					
Nationwide YourLife® Protection VUL	Death benefit	•	•	•	Flexible death benefit guarantees with upside market potential
Nationwide YourLife® Accumulation VUL	Accumulation	•	•		Geared toward cash value accumulation as opposed to highest death benefit
Nationwide YourLife® Survivorship VUL	Death benefit		•	•	Flexible death benefit guarantees with upside market potential
FIXED					
Nationwide YourLife® No-Lapse Guarantee UL	Death benefit	•			Death benefit focus, as opposed to cash value focus; no-lapse guarantee
Nationwide YourLife® Single Premium UL	Death benefit and accumulation	• <small>(preferred classes only)</small>			Guaranteed death benefit protection with a guaranteed cash value/return of premium feature
Nationwide YourLife® Indexed UL	Death benefit and accumulation	•	•	•	Potential for growth and protection from loss
Nationwide YourLife® Current Assumption UL	Death benefit	•	•		Protection and access to cash value
Nationwide YourLife® No-Lapse Guarantee SUL II	Death benefit				Survivorship policy with death benefit focus includes no-lapse guarantee
Nationwide YourLife® WL	Death benefit				20-pay WL (level premiums for 20 years) or WL 100 (level premiums to attained age 100)
Nationwide YourLife® Guaranteed Level Term	Death benefit				10-, 15-, 20- and 30-year level premium periods

As your clients' personal situations change (e.g., marriage, birth of a child or job promotion), so will their life insurance needs. Take care to ensure this product is suitable for their long-term needs. Weigh your clients' objectives, time horizon and risk tolerance, as well as any associated costs, before investing. Market volatility can lead to the need for additional premium in the policy. Variable life insurance has fees and charges that include underlying fund expenses and costs that vary with sex, health, age and smoking status. Riders that customize a policy to fit your clients' individual needs usually carry an additional charge.

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

Helping put the plan in place.

The Advanced Consulting Group

The education and experience of our specialists, many with ChFC, CLU, JD, CPA and other designations, add instant credibility with your clients. They can help with case design, share white papers and published articles, or even sit in on a producer conference call. Please note that Nationwide and its representatives do not provide legal, financial or tax advice, and this information is for educational purposes only.

Underwriting

The Placement Improvement Program (PIP), available with select products, allows for policies that qualify as Table C risk, or better, to be issued as Standard.

Underwriters are available for consultation during the case-design phase including specialized help from our large-case unit if needed.

ACCUMULATION	DISTRIBUTION	PROTECTION
<p>Our VUL products offer more than 80 investment options, including asset allocation solutions like NVIT Investor Destinations Funds, NVIT CardinalSM Funds, Fidelity VIP Freedom Funds, American Funds NVIT Asset Allocation Fund and Franklin Templeton VIPT Foundation Funds Allocation Fund.*</p> <p>And our IUL product offers two interest-crediting strategies — monthly average and annual point-to-point — that are based, in large part, on the movement of specific market indexes.</p>	<p>The Nationwide long-term care rider offers supplemental long-term care coverage during the insured's life and a minimum death benefit guarantee to the beneficiary.</p> <p>Automated Income Monitoring (available on VUL and select UL products) automates the process of receiving income and provides an annual review package so you can monitor the policy.</p>	<p>The Maturity Extension Provision keeps the policy intact beyond its maturity age (100 or 120) and may prevent potential current tax liability.</p> <p>The Automated Premium Monitor (no-lapse guarantee UL products only) is a notification system to help keep guarantees in place.</p> <p>The Automated Death Benefit Protection Monitor uses the annual statement on policies with the Extended Death Benefit Guarantee rider to notify if the rider is funded to provide the extended guarantee.</p> <p>Overloan Lapse Protection, available beginning at age 75 of the insured, protects heavily loaned policies from lapsing.</p>

* These funds are designed to provide diversification and asset allocation across several types of investments and asset classes, primarily by investing in underlying funds. Therefore, in addition to the expenses of the funds themselves, your clients are indirectly paying a proportionate share of the applicable fees and expenses of the underlying funds.

For more information, contact me today:

Keep in mind that as an acceleration of the death benefit, the LTC rider payout will reduce both the death benefit and cash surrender values. Care should be taken to make sure that your clients' life insurance needs continue to be met even if the rider pays out in full. There is no guarantee that the rider will cover all the costs of the insured's long-term care as these vary with the needs of each insured. Riders may be known by different names in different states. Availability of products and riders varies by state; not all products are available with all broker/dealers.

Variable products are sold by prospectus. Both the product prospectus and underlying fund prospectuses can be obtained by writing to Nationwide Life Insurance Company, P.O. Box 182835, Columbus, Ohio, 43218-2835. Clients should carefully consider the fund's objectives, risks, charges and expenses.

Life products are issued by Nationwide Life Insurance Company or Nationwide Life and Annuity Insurance Company, Columbus, Ohio. The general distributor for variable products is Nationwide Investment Services Corporation, member FINRA. In MI only: Nationwide Investment Svcs. Corporation.

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