

Nationwide YourLife[®] No-Lapse Guarantee SUL II Product Highlights

PRODUCT BASICS

Product type	No-lapse guarantee survivorship universal life																		
Target market	Clients ages 60 to 75 with competitive pricing in lifetime and 10-pay scenarios; individuals, small-business owners, farmers and ranchers with wealth transfer and estate planning needs																		
Underwriting classes and issue ages Age nearest birthday	Nontobacco Preferred Plus	35 - 80																	
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Substandard ratings	<table border="1"> <thead> <tr> <th>Underwriting Class</th> <th>Issue Age</th> <th>Table Ratings*</th> <th>Flat Extras</th> </tr> </thead> <tbody> <tr> <td>Tobacco Preferred Nontobacco Preferred Nontobacco Preferred Plus</td> <td>35 - 80</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>Tobacco Standard Nontobacco Standard</td> <td>71 - 85</td> <td>None, B - F, H, J, L, P - Z</td> <td>\$0, \$1.92 - \$24.96</td> </tr> <tr> <td>Tobacco Standard Nontobacco Standard</td> <td>35 - 70</td> <td>None, B - F**, H, J, L, P - Z</td> <td>\$0, \$1.92 - \$24.96</td> </tr> </tbody> </table> <p>* In all cases, only one insured may have a table rating above F. ** For issue ages 35 - 70 (non-Preferred classes only), the Wellness Credits program will be available for both insureds. There will not be a table shave program.</p>			Underwriting Class	Issue Age	Table Ratings*	Flat Extras	Tobacco Preferred Nontobacco Preferred Nontobacco Preferred Plus	35 - 80	N/A	N/A	Tobacco Standard Nontobacco Standard	71 - 85	None, B - F, H, J, L, P - Z	\$0, \$1.92 - \$24.96	Tobacco Standard Nontobacco Standard	35 - 70	None, B - F**, H, J, L, P - Z	\$0, \$1.92 - \$24.96
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Specified amount	\$250,000 minimum																		
Mortality table	2001 CSO																		
Maturity age	Premiums permitted to 120 (younger insured); matures at 120 with maturity extension (lifetime death benefit) beyond 120																		
Death benefit options	<p>Three death benefit options are available under this policy. Option 1 is a more efficient method for funding the intended death benefit at the lowest cost. If a death benefit is not designated on the application, Option 1 will be the default election.</p> <p>Option 1 –The death benefit will be the greater of the specified amount, or the minimum required death benefit.</p> <p>Option 2 – The death benefit will be the greater of the specified amount plus the accumulated value as of the date of the second insured's death, or the minimum required death benefit.</p> <p>Option 3 – The death benefit is equal to the specified amount plus the accumulated premium account on the date of the insured's death, or the minimum required death benefit.</p>																		

<p>Death benefit guarantees</p> <p>Guarantees are subject to the claims-paying ability of Nationwide.</p>	<p>The Minimum Monthly Premium Provision ensures the policy will not lapse during the minimum monthly premium period (5 to 15 years, depending on issue age) as long as the sum of all premiums paid (minus any partial surrenders, partial surrender fees and outstanding policy indebtedness) is greater than or equal to the sum of the minimum monthly premium in effect from the policy issue date. The death benefit is guaranteed to age 120 of the younger insured as long as the death benefit guarantee value, less any outstanding loans, is greater than zero. An illustration can show the premium required based on the clients' specific goals. The policy matures when the younger insured reaches or would have reached age 120, and is automatically extended until the second death. After age 120 of the younger insured, the monthly deductions are zero. No premium is permitted after that time, but loan repayments are accepted.</p>
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ACCESS & CHARGES

<p>Charges and costs</p>	<p>Premium charge, including sales charges (percent of premium): 30% all years (current); 60% all years (guaranteed)</p> <p>Monthly administrative fee: A per-thousand of specified amount charge that varies by younger issue age and band</p> <p>Monthly cost of insurance: Based on insureds' individual characteristics</p>
<p>Surrender charges</p>	<p>The maximum surrender charge will vary by issue age, sex and risk classification of the insureds. There is an 18-year declining surrender charge schedule.</p>
<p>Partial surrenders</p>	<p>Keep in mind that partial surrenders will reduce any accumulated value and death benefits payable, and may be subject to surrender charges. Available after the first policy year:</p> <ul style="list-style-type: none"> • Minimum amount is \$500 • Maximum surrender amount is net surrender value, less the greater of \$500 or amount equal to three months' worth of deductions • Policy must continue to qualify as life insurance • Specified amount may not drop below minimum specified amount • Administrative fee of \$25 may be assessed
<p>Loans</p>	<p>Remember that loans will reduce any accumulated value and death benefits payable. If the contract were to lapse with a loan outstanding, the loan amount would be treated as a distribution and all or a portion may be subject to income tax. Loans are available beginning the first policy year:</p> <ul style="list-style-type: none"> • Maximum loan amount is net surrender value, less the amount equal to three months' worth of deductions • Interest charged: 5.0% all years • Interest credited: 3.0% all years (current and guaranteed)

ADDITIONAL FEATURES

<p>Riders and benefits</p> <p>Riders usually have an additional cost, may be known by different names in different states and may not be available in all states.</p>	<p>Select Estate Protection rider: This rider is added at no additional cost automatically to policies where both insureds meet specified age, health and specified amount criteria. It is a term rider that provides an additional death benefit to the beneficiary for the first four policy years. It can be used to help pay some or all estate taxes that may be due upon the second death because of the three-year look-back rule.</p> <p>Estate Protection rider: For an additional cost, this term rider provides an additional death benefit to the beneficiary for the first four policy years and is available to those who don't qualify for the Select Estate Protection rider. It can be used to help pay some or all estate taxes that may be due upon the second death because of the three-year look-back rule.</p> <p>Policy Split Option rider: This rider splits the policy into two in the event of divorce or tax law changes specified in the contract.</p>
<p>Special offerings</p>	<p>Automated Premium Monitor Maturity extension provision Owner-directed settlement options Supplemental coverage</p>
<p>Premiums</p>	<p>The Supplemental Coverage option enables the client to blend in temporary insurance and in effect lower the premium required, while sacrificing target premium.</p> <p>The effectiveness of the customizable guarantee premium is enhanced by:</p> <ul style="list-style-type: none">• Allowing minimums up to age 120 versus age 100 on previous products• Adding the ability to illustrate a catch-up premium <p>The Graduated Premium option:</p> <ul style="list-style-type: none">• If selected, will produce premiums that begin at the minimum amount required under the Minimum Monthly Premium provision for the first five years, then annually increase in policy years 6 through 11 and stay at a level premium in policy years 11 and after• The client must pay at least the premium amounts illustrated in the policy in order for it to stay in force as illustrated



Nationwide[®]

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

Guarantees are subject to the claims-paying ability of Nationwide.

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 life insurance needs. They should weigh any associated costs before making a purchase. Life insurance has fees and charges associated with it that vary with sex, health, age and smoking status. Riders that customize a policy to fit individual needs usually carry an additional charge.

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