

# Nationwide YourLife<sup>®</sup> Current Assumption UL Product Highlights

## PRODUCT BASICS

<b>Target market</b>	Individuals seeking flexible, competitively priced permanent life insurance protection that can also offer some growth potential																														
<b>Underwriting classes and issue ages</b>	Nontobacco Preferred Plus, Nontobacco Preferred, Tobacco Preferred	18 - 80																													
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<b>Substandard ratings</b>	<table border="1"> <thead> <tr> <th>Underwriting class</th> <th>Issue age</th> <th>Table rating</th> <th>Flat extras (annual per \$1,000)</th> </tr> </thead> <tbody> <tr> <td>Nontobacco Preferred Plus</td> <td>18 - 80</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>Nontobacco Preferred</td> <td>18 - 80</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>Nontobacco Standard</td> <td>0 - 14</td> <td>B-F, H, J, L, P</td> <td>N/A</td> </tr> <tr> <td>Nontobacco Standard</td> <td>15 - 85</td> <td>B-F, H, J, L, P</td> <td>\$0.00 - \$24.96</td> </tr> <tr> <td>Tobacco Preferred</td> <td>18 - 80</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>Tobacco Standard</td> <td>18 - 85</td> <td>B-F, H, J, L, P</td> <td>\$0.00 - \$24.96</td> </tr> </tbody> </table>			Underwriting class	Issue age	Table rating	Flat extras (annual per \$1,000)	Nontobacco Preferred Plus	18 - 80	N/A	N/A	Nontobacco Preferred	18 - 80	N/A	N/A	Nontobacco Standard	0 - 14	B-F, H, J, L, P	N/A	Nontobacco Standard	15 - 85	B-F, H, J, L, P	\$0.00 - \$24.96	Tobacco Preferred	18 - 80	N/A	N/A	Tobacco Standard	18 - 85	B-F, H, J, L, P	\$0.00 - \$24.96
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<b>Specified amount</b>	\$25,000 minimum for Standard \$100,000 minimum for Preferred and Preferred Plus																														
<b>Death benefit options</b>	<p>Three options are available. If a death benefit is not designated on the application, Option 1 will be the default election since it is an efficient method of funding the death benefit at the lowest cost.</p> <p><b>Option 1 (level)</b> — The death benefit will be the greater of the specified amount or the minimum death benefit required by Section 7702 of the IRS code</p> <p><b>Option 2 (increasing)</b> — The death benefit will be the greater of the specified amount plus the cash value at the date of death or the minimum death benefit required by Section 7702 of the IRS code</p> <p><b>Option 3 (return of premium; not available in NY, PR, VI)</b> — The death benefit will be the greater of the specified amount plus premiums paid, minus any withdrawals or surrenders, or the minimum death benefit required by Section 7702 of the IRS code</p>																														
<b>Death benefit guarantees</b>  Guarantees are subject to the claims-paying ability of Nationwide.	The Minimum Monthly Premium Provision ensures that the policy will not lapse during the first five years as long as the sum of all premiums paid (minus any surrenders/loans) is greater than or equal to the sum of the minimum monthly premium in effect from the policy issue date.																														

## ACCESS & CHARGES

<p><b>Charges and costs</b></p>	<p>No loads, fees or monthly deductions after attained age 120</p> <p><b>Current premium charges (percent of premium), including sales charges</b>          Specified amount less than \$100,000:          10% in years 1 - 5; 8% in years 6 - 15; 5% in years 16+          Specified amount more than \$100,000:          8% in years 1 - 5; 5% in years 6+</p> <p><b>Current monthly administrative fee</b>          Specified amount less than \$50,000:          \$10 in all years          Specified amount more than \$50,000:          \$10 in years 1 - 10, \$5 in years 11+          Guaranteed maximum of \$20/month in first year and \$10/month in subsequent years</p>	<p><b>Monthly per-thousand charge</b>          A specified amount charge that varies by issue age for up to 20 years after issue or a specified amount increase</p> <p><b>Monthly cost of insurance</b>          The monthly cost of insurance varies based on specified amount and insured's individual characteristics. The cost of insurance rates decrease with each specified amount band (\$25,000; \$50,000; \$100,000; \$250,000; \$500,000 and \$1 million).</p>
<p><b>Surrender charges</b></p>	<p>20-year declining</p>	
<p><b>Partial surrenders</b></p>	<p>Keep in mind that partial surrenders may reduce the specified amount, the cash value and any death benefits payable, and may be subject to surrender charges.</p> <p>Available after the first policy year:</p> <ul style="list-style-type: none"> <li>• Minimum withdrawal is \$500</li> <li>• Maximum surrender amount is net surrender value, less the greater of \$500 or amount equal to three months' worth of deductions</li> <li>• Policy must continue to qualify as life insurance</li> <li>• Coverage may not drop below policy minimum specified amount</li> <li>• Administrative fee of \$25 may be charged</li> <li>• Preferred partial surrenders (do not reduce the specified amount) are available and are limited to 10% of the cash surrender value; not available in NY, PR and VI</li> </ul>	
<p><b>Loans</b></p>	<p>Remember that loans may reduce both the cash value and any 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.</p> <p>Available after the first policy year:</p> <ul style="list-style-type: none"> <li>• Minimum loan is \$200; maximum loan is net surrender value, less the amount equal to three months' worth of deductions</li> <li>• Interest charged: 5% all years (current and guaranteed)</li> <li>• Interest credited: 3% all years (current and guaranteed)</li> </ul>	

## ADDITIONAL FEATURES

<p><b>Riders and benefits</b></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>Accelerated Death Benefit rider          Accidental Death Benefit rider          Children's Term Insurance rider          Long-term care rider (not available in all states)          Overloan Lapse Protection rider (formerly known as Policy Guard)          Premium Waiver rider          Spouse rider          Surrender Value Enhancement Benefit          Waiver of Monthly Deductions rider</p>
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- 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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Life insurance is underwritten by Nationwide Life Insurance Company or Nationwide Life and Annuity Insurance Company, Columbus, Ohio.

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