

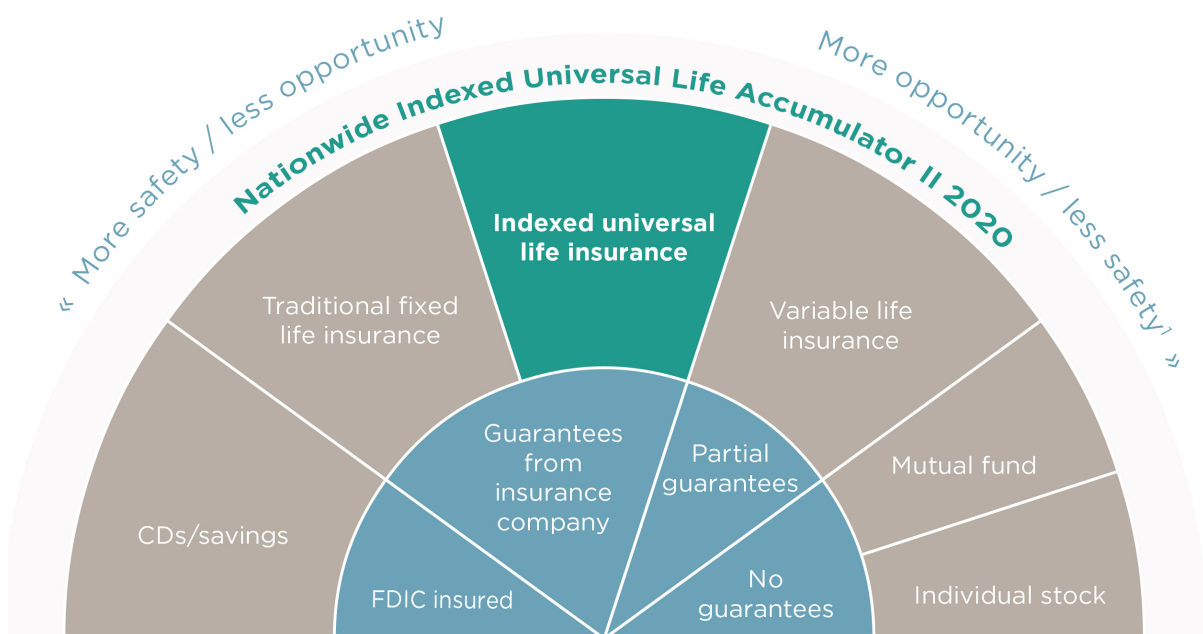
Nationwide® IUL Accumulator II 2020: Quick Estimator

Client example

**Boost your potential.
Protect your bottom line.**

Nationwide Indexed Universal Life Accumulator II 2020 offers you the flexibility to choose among various indexed interest strategies and a fixed interest strategy – or any combination of the strategies – to help you reach your cash accumulation goals.

With this life insurance product, your money is never actually invested in the market. You're protected with a guaranteed minimum interest rate in the fixed account and a guaranteed minimum floor rate in the indexed interest strategies



- Not a deposit • Not FDIC or NCUSIF Insured • Not guaranteed by the Institution
- Not Insured by any federal government agency • May lose value

Be sure to choose a product that meets long-term life insurance needs, especially if personal situations change – for example, marriage, birth of a child or job promotion. Weigh the costs of the policy and understand that life insurance has fees and charges that vary with sex, health, age and tobacco use. Riders that customize a policy to fit individual needs usually carry an additional charge.

Indexed universal life insurance policies are not stock market investments, do not directly participate in any stock or equity investments, and do not receive dividend or capital gains participation. Past index performance is no indication of future crediting rates. Also, be aware that interest-crediting fluctuations can lead to the need for additional premiums in your policy.

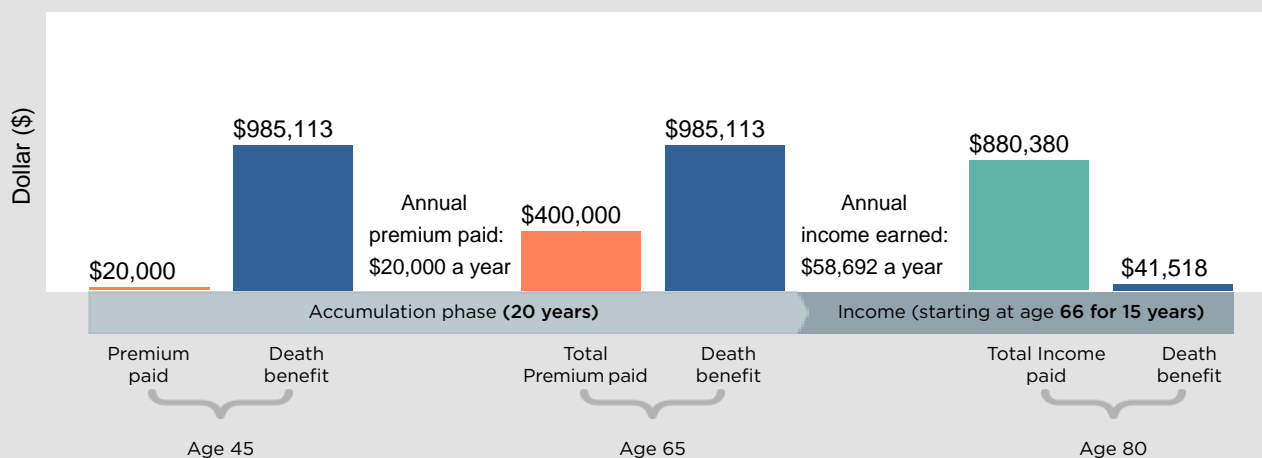
Interest rates and resultant supplemental income

Non-guaranteed assumed interest rate

Jean paid \$20,000 a year for 20 years at an assumed interest rate of 5.96%

Jean can have an income of **\$58,692** a year for 15 years and a beginning death benefit of **\$985,113**.

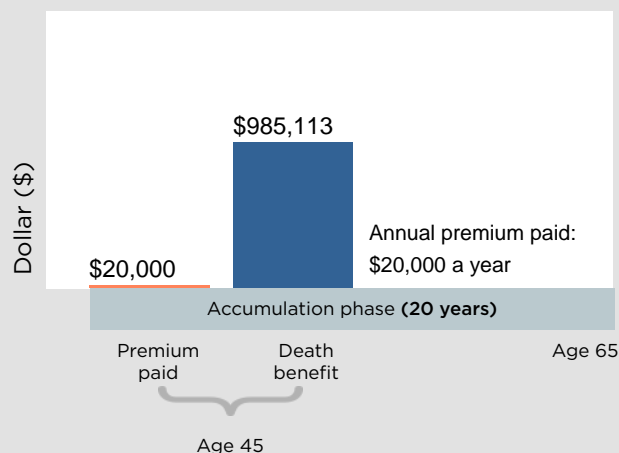
This will result in a cumulative income benefit of **\$880,380** plus a death benefit of **\$41,518**.



Upon Jean's death, her beneficiaries will receive the remaining death benefit amount

Guaranteed interest rate (0%)

Jean paid \$20,000 a year for 20 years at an assumed interest rate of 0%



If Jean dies before the policy lapses, and no loans or policy withdrawals have been taken, the beneficiaries will receive the death benefit of \$985,113.

The policy lapses at Age 66.

If the policy is purchased prior to age 56, the death benefit is guaranteed for 20 years; a shorter duration for older issue ages. This means that, even if the policy had 0% credited during that time, as in this example, the death benefit is guaranteed. However, when the cash value runs out, the policy lapses and no death benefit is paid. Nationwide sends notices to the policyholder to help prevent this from happening.

Loans and withdrawals from the cash value may affect the death benefit and may require the need for additional premiums. If policy loans or withdrawals are taken, the cash value and the death benefit payable to the beneficiaries will be reduced. Surrender charges may apply for early surrenders and partial surrenders. Surrenders may be subject to income tax.

Put an Indexed Universal Life (IUL) Accumulation product to work for you

Because it's life insurance, a Nationwide IUL accumulation product offers the benefits and features needed to address a wide range of needs, including:



Income tax-free death benefit

- Offers a tax-efficient way to pass funds to loved ones or a favorite charity
- Paid directly to your beneficiaries to avoid delays due to probate or estate administration



Multilayered tax protection

- Tax-free cash value accumulation
- Income tax-free loans and withdrawals¹
- No federal tax penalty for early withdrawal before age 59 1/2²
- No taxes when funds are moved from one indexed interest strategy to another



Greater income potential

- A wide range of indexed interest strategies provide the potential for greater interest crediting while still protecting you from down markets
- The Nationwide IUL Rewards Program[®] and other features offer enhanced growth potential³



Additional advantages

- An easy process to set up income payments
- Optional riders to customize your policy to fit your needs⁴
- Convenient services such as information on policy performance and premium payments to help you manage your policy and get the most from it

¹ 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.

² This assumes the policy is not a modified endowment contract. Check with your legal or tax advisor about specific questions; Nationwide and its representatives do not give legal or tax advice.

³ To receive the Nationwide IUL Rewards Program benefit, net accumulated premium payments (total paid minus any policy loans, unpaid loan interest charged and partial withdrawals) must satisfy a net accumulated premium test on designated dates.

⁴ Riders' availability varies by state, and they may be known by other names; they also may include additional charges.

Product features including benefits, exclusions, limitations, terms and definitions may vary by state.

All guarantees and benefits of the insurance policy are backed by the claims-paying ability of the issuing insurance company. Policy guarantees and benefits are not backed by the broker/dealer and/or insurance agency selling the policy, nor by any of their affiliates, and none of them makes any representations or guarantees regarding the claims-paying ability of the issuing insurance company. Nationwide and Nationwide IUL Rewards Program are service marks of Nationwide Mutual Insurance Company. © 2020 Nationwide