



# Nationwide New Heights® Indexed Universal Life Accumulator 2020

<b>Product type</b>	Flexible-premium, index-linked universal life insurance designed for income potential
<b>Target market</b>	Designed for clients ages 25 to 60 who are looking for death benefit protection and the potential for cash value growth
<b>Issue ages</b>	0 to 85
<b>Indexed interest strategies</b>	<p><b>Core indexed interest strategies</b> — 1- and 2-year segment terms with uncapped and capped options; guaranteed 0% indexed strategy charge</p> <p><b>Choice Plus indexed interest strategies</b> — 1-year strategies with higher participation or cap rates; all with a current indexed strategy charge of only 1.0%</p> <p>Please see the rate guide for current rates.</p>
<b>Index options</b>	<p><b>J.P. Morgan Mozaic II<sup>SM</sup> Index</b> — A broadly diversified index drawing from a global mix of asset classes including equities, fixed income securities and commodities, this dynamic index reallocates monthly, selecting asset classes with the greatest momentum and balancing allocations to provide a more stable return.</p> <p><b>NYSE® Zebra Edge® Index</b> — This rules-based index applies the research of Roger Ibbotson and his team at Zebra Capital to select the least popular and volatile stocks from the 500 largest U.S. publicly traded companies, then allocate between the selected stocks, U.S. Treasury bills and a cash account to help reduce risk and provide consistent long-term returns.</p> <p><b>S&amp;P 500® Index</b> — This American stock market index is based on the market capitalizations of 500 large companies listed on the New York Stock Exchange (NYSE) or Nasdaq and is widely considered a leading indicator of the U.S. stock market and the economy as a whole.</p>
<b>Fixed interest strategy</b>	Current: 2.50%; guaranteed: 1%

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<p><b>Nationwide IUL Rewards Program®</b></p>	<p><b>Benefits:</b> Once requirements are met, the additional interest is credited at an annualized rate of 0.30% starting in year 16 (sooner for older issue ages). The credit is applied monthly as long as the policy is in force; this includes pro rata interest on any accumulated value taken from an index segment for loans or partial withdrawals (assuming the segment is not depleted). Monitoring is included to help your clients stay on track for eligibility; catch-up premiums are unlimited and interest free.</p> <p><b>Requirements:</b> The net accumulated premium (total premium paid minus any policy loans, unpaid loan interest, and partial withdrawals) must equal or exceed the required premium amount at the start of policy year 16. The required premium is set at issue but may change if policy changes are made.</p>		
<p><b>Policy loans</b></p>	<p><b>Declared rate loans</b>                  Loan charge: 3.9% in years 1-10; 3% in years 11+; 3.9% guaranteed maximum in all years                   Loan credit: 3% current; 1% guaranteed minimum in all years</p>	<p><b>Alternative loans</b>                  Loan charge: 5% loan rate (8% guaranteed maximum)                   Loan credit: indexed interest rate</p>	<p>Options include using both declared rate and alternative loans at the same time, switching an alternative loan balance to a declared rate loan, and modifying the assumptions used to determine the distribution amount.</p>
<p><b>Initial base death benefit guarantee</b></p>	<p><b>Issue ages</b></p> <ul style="list-style-type: none"> <li>• 0 to 55</li> <li>• 56 to 69</li> <li>• 70+</li> </ul>	<p><b>Length of guarantee</b></p> <ul style="list-style-type: none"> <li>20 years</li> <li>6- to 19-year guarantee (75 minus issue age)</li> <li>5-year guarantee</li> </ul>	<p><b>Options</b></p> <ol style="list-style-type: none"> <li>1. Level</li> <li>2. Increasing</li> <li>3. Return of premium</li> </ol>
<p><b>Specified amount</b></p>	<p>\$100,000 minimum</p>		
<p><b>Riders and optional features</b></p> <p><i>Riders usually have an additional cost; rider name and availability may vary by state.</i></p>	<p><b>Long-Term Care Rider II</b></p> <p><b>Living access benefits</b></p> <ul style="list-style-type: none"> <li>• Chronic Illness Rider</li> <li>• Critical Illness Rider</li> <li>• Terminal Illness Rider</li> </ul>	<p><b>Death benefit and other riders</b></p> <ul style="list-style-type: none"> <li>• Accidental Death Benefit Rider</li> <li>• Children's Insurance Rider</li> <li>• Overloan Lapse Protection Rider II</li> <li>• Waiver of Monthly Deductions Rider</li> <li>• Waiver of Premium Rider</li> </ul>	

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<p><b>Long-Term Care (LTC) Rider II</b></p> <p><i>This is the first indemnity LTC rider on the market.</i></p>	<p>Once the LTC Rider II claim is approved, the client can:</p> <ul style="list-style-type: none"> <li>• Use the monthly cash benefit without the need to submit bills or receipts</li> <li>• Receive care where they choose, including at home — with the option to pay for informal care from family members and friends</li> </ul>
<p><b>Monthly administrative charge</b></p>	<p>Current: \$10; guaranteed maximum: \$20</p>
<p><b>Premium charges</b></p>	<p>Current: 8.00% (year 1); 6.00% (years 2+); guaranteed maximum: 10.00% (all years)</p>
<p><b>Monthly per-thousand charge assessed</b></p>	<p>Current: 10 years; guaranteed maximum: all years</p>
<p><b>Surrender charges</b></p>	<p>10-year surrender charge schedule for all ages</p>
<p><b>Minimum required fixed interest strategy allocation (MRFISA)</b></p>	<p>The estimated amount of policy charges for the coming 13 months; held in the fixed interest strategy and receives fixed interest crediting; only accumulated value and premium in excess of the MRFISA amount can be allocated to the indexed interest strategies.</p>
<p><b>Programs and services</b></p>	<ul style="list-style-type: none"> <li>• Available on iPipeline and iGO</li> <li>• Automated Income Monitor — a simple way to set up and manage distributions</li> <li>• Automated monitoring — to help keep clients on track for the Nationwide IUL Rewards Program</li> <li>• Dollar cost averaging</li> <li>• Life Pending Business Tracker</li> <li>• Notification of switch from death benefit option 2 to option 1</li> <li>• Online access to manage billing preferences and view policy information</li> <li>• Premium payments online and via Nationwide Mobile app, Apple Pay and Text to Pay</li> <li>• Simplified annual statement summary page</li> </ul>

Call us today if you have questions about  
**Nationwide New Heights IUL Accumulator 2020.**

**Life Insurance Solutions Team: 1-800-321-6064**



**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 the issuing insurer. 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.

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 index performance is no indication of future crediting rates. Also, be aware that interest crediting fluctuations can lead to the need for additional premiums to be paid into your client's policy.

Keep in mind that, as an acceleration of the death benefit, the Accelerated Death Benefit Rider for Terminal Illness payout will reduce both the death benefit and cash surrender value.

The Long-Term Care Rider II is available at an additional charge. Although 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. 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 value. Make sure life insurance needs will be met even if the rider pays out in full.

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This product overview pertains to:

Policy Form #: ICC 18-NWLA-558

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