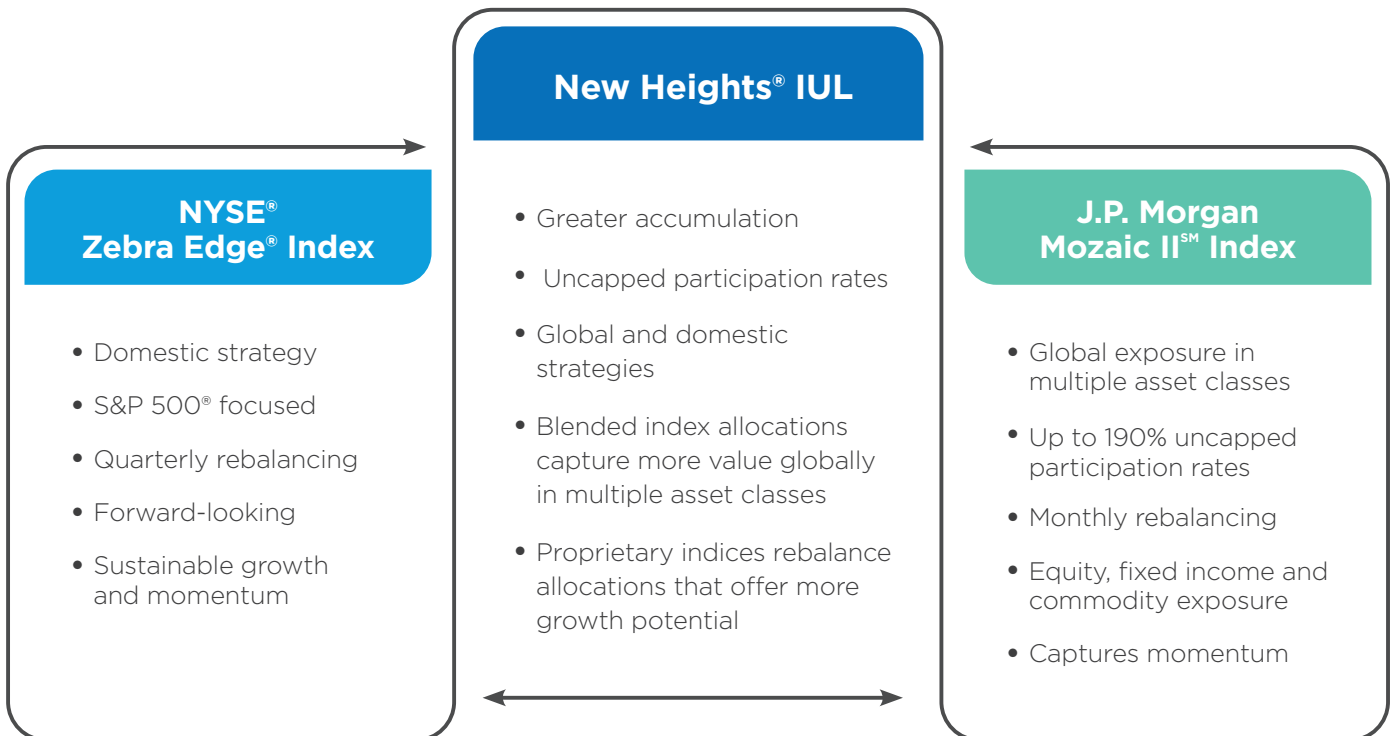


Dynamics of a Low-Volatility Index

Volatility control indices are designed to offer more stable index growth potential over time. They are also more efficient at hedging risk, which helps minimize overall costs and the need for cap or participation rate reductions after the policy is in force. Volatility control indices may provide your clients the opportunity for more consistent cap and par rates and more consistent interest crediting through major market swings.

Built right from the start

Nationwide New Heights® Indexed Universal Life Accumulator 2020 (New Heights® IUL) transparent design offers guaranteed minimum participation rates as high as 125% and never below 100%. Included in New Heights® IUL are two proprietary and complementary indices: the **NYSE® Zebra Edge® Index** and **J.P. Morgan Mozaic IISM Index**. Each designed to provide stable and consistent returns, these indices can lead to better long-term client outcomes, even through extended periods of market volatility.¹



¹Volatility control indexes may have less “upside” performance when compared to an index not designed for volatility control, like the S&P 500®.



For more information about New Heights® IUL,
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