

SUBJ: NewHeightsIUL.com – Legacy and Retirement Planning in a Powerful IUL Solution
NewHeightsIUL.com – Your Go-To Guide for IUL Solutions
NewHeightsIUL.com – The One-Stop IUL Legacy and Retirement Planning Resource

Preheader: Nationwide® makes it easy to leave a legacy and build a source of tax-free income
Check out this powerful legacy and retirement income website from Nationwide®
A legacy for your loved ones plus tax-free income for you from Nationwide®

[Letterhead]

[Month Day, Year]

Dear [Firstname],

Many of my clients are choosing a permanent insurance solution that helps meet their needs leading up to and in retirement, and beyond. Nationwide New Heights® Indexed Universal Life Accumulator 2020 (New Heights® IUL) combines death benefit protection and the ability to accumulate cash you can use as a source of tax-free income. And it's backed by the strength of Nationwide, a name you know and trust. Discover how New Heights® IUL could work for you at NewHeightsIUL.com.

I'll give you a call in the next few days to schedule a time for us to talk. Or if you prefer, you can reach me at the number listed below or by simply replying to this email. Thank you for your time and I look forward to helping you with your insurance and retirement planning needs.

Sincerely,

[Advisor Name]

[Business name]

[Business phone]

[Business email]

Indexed universal life (IUL) insurance is designed primarily to provide a tax-free death benefit for your loved ones after you're gone and help you create a lasting legacy. It also offers the opportunity for tax-advantaged growth through multiple indexed interest strategies and a fixed account. Your money does not directly participate in the market and a guaranteed minimum floor rate ensures your crediting rate will never be negative, even during market declines.

Flexible options give you access to your policy's cash value to use for unexpected emergencies, life events and as a source of supplemental retirement income through policy loans and withdrawals. Loans and withdrawals from the cash value may affect the death benefit and may require the need for additional premiums. If you choose to take loans or withdrawals, the cash value and the death benefit payable to your beneficiaries will be reduced.

This material is not a recommendation to buy, sell, hold or roll over any asset, adopt an investment strategy, retain a specific investment manager or use a particular account type. It does not take into account the specific investment objectives, tax and financial condition or particular needs of any specific person. Investors should discuss their specific situation with their financial professional.

This policy allows for flexible premium payments, but it's important to adequately fund it to keep it in force and to help meet your needs and those of your beneficiaries.

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 participate in capital gains. Past index performance is no indication of future crediting rates. Also, be aware that interest crediting fluctuations can lead to the need to pay additional premium to meet your goals and/or prevent the policy from lapsing. 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.

All guarantees and benefits of the insurance policy are backed by the claims-paying ability of the issuing insurance company. They are not backed by the broker/dealer and/or insurance agency selling the policy, or 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 its representatives do not give legal or tax advice. An attorney or tax advisor should be consulted for answers to specific questions. Nationwide and its affiliates are not affiliated with Annexus, Annexus's affiliates or the Independent Distribution Company (IDC) distributing this communication

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