

Guarantees Matter

Have you ever checked an IUL's guaranteed minimum participation rate?

You should. IUL products with new volatility-controlled indices often offer high participation (par) rates. However, when the strategy segment renews, those rates can drop to the contractually guaranteed minimum rate. Nationwide New Heights® IUL Accumulator 2020 (New Heights IUL) offers uncapped indices with par rates that are guaranteed to never drop below 100% - thus providing increased growth potential to help meet your clients' expectations.

Stronger Guarantees For Life

While other IULs may lower the participation rate to 50% or 20%, your clients won't have to worry about that with Nationwide New Heights® IUL.

Set yourself apart from the competition with:

- Competitive current participation rates that range from **130%** to **195%**.¹
- Industry-leading guaranteed minimum participation rates of **100%** and **125%**.²
- Smart indices for a wide range of market conditions.
- A low-cost product with no hidden fees from a strong, stable and well diversified carrier.

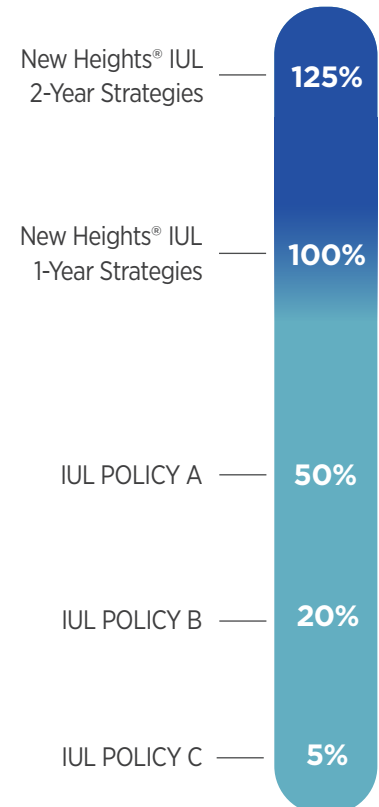
Consumers get the potential for better outcomes. You deliver with confidence.



Contact your IDC today to learn more about how guaranteed par rates can impact long-term performance.

Guaranteed Minimum Participation Rates

(Volatility-controlled Indices)



¹ Current rates as of Oct 15, 2022. Rates are subject to change. Contact your IDC for current rates.

² Among volatility controlled indices. Source: WinFlex Web Version:3.223.3. System Version 6.133.0; October 2022.



Nationwide[®]
is on your side

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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 performance of an index is no indication of future crediting rates.

The main purpose of any life insurance product is to provide a death benefit for your beneficiaries. 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. Loans and partial withdrawals from the cash value may affect the death benefit and may require the need for additional premiums. If clients choose to take loans or withdrawals, the cash value and the death benefit payable to the beneficiaries will be reduced.

Guarantees are subject to the claims-paying ability of the issuing insurer. Life insurance is issued by Nationwide Life and Annuity Insurance Company, Columbus, Ohio.

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