

Address volatility with an enhanced IUL product

Whether your clients are concerned about taking care of their loved ones or building cash value for income later, Nationwide® IUL Accumulator II 2020 can help you offer them more confidence to take on the future. **Here are our top 10 reasons to consider this enhanced IUL:**

- 1** **2 new volatility control indices**
- **J.P. Morgan MercurySM Index** — Allocates to equities, fixed income and commodities based on the current stage of the economic cycle, then rebalances them based on market conditions
 - **BNP Paribas Global H-Factor[®] Index** — Seeks long-term global capital appreciation by removing overpriced stock; incorporates fixed income and rebalances daily

- 2** **6 new indexed interest strategies**
- The JP Morgan MercurySM Index strategies offer participation rate options up to 175%
 - The BNP Paribas Global H-Factor[®] Index strategies offer participation rate options up to 220%

- 3** **Higher target premiums on newly issued policies**
- Our base target premiums are increasing by 5% to 18% across all cells; amount varies by age and gender.

- 4** **A plus strategy credit for more growth potential**
- Available on 2 of our new volatility control strategies, this nonguaranteed credit is separate from the indexed interest credit and is reflected in the illustration. At the current 0.60% rate, it's like increasing the floor to 0.60%.

- 5** **A low-cost structure with no hidden charges**
- Our highest current strategy charge is 1% for our High-Cap and High Participation Select strategies. There is no charge for our other strategies.
- We have a proud history of transparent fees and have never increased the cost of insurance (COI) rates on in-force policies.

- 6** **The new strategies are available to in-force policyholders**
- Both new and existing Nationwide IUL Accumulator II 2020 policyholders have access to our new volatility control strategies.

- 7** **An improved lineup of riders**
- Surrender Value Enhancement Rider (NEW) — an optional benefit to waive all or part of the surrender charges on premiums paid in the early years of the policy
 - Change of Insured Rider (NEW) — for business owners who may need to insure different employees over time

- 8** **Enhanced illustration features**
- Our updated IUL illustration output combines more graphics with simplified product explanations for more compelling client conversations.

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Policy management tools that offer more transparency

Our “Range of Potential Outcomes” supplemental illustration and Automated Income Monitoring allow us to help each policyholder stay informed and on track to get the most from their policy.

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Digital services to simplify the life insurance process

Nationwide Intelligent Underwriting streamlines the underwriting process, and digital self-service empowers clients to manage their policy with ease — both when and how they prefer.



Find out more.

Contact your Nationwide Financial wholesaler today.



Nationwide®
is on your side

• Not a deposit • Not FDIC or NCUSIF insured • Not guaranteed by the institution • Not insured by any federal government agency • May lose value

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