



Finish 2022 strong with 10% higher target premiums

Starts October 17, 2022

We are excited to announce a **10% increase in target premiums** for a limited time only on the following products:¹

- Nationwide® IUL Accumulator II 2020
- Nationwide® VUL Accumulator

Important Dates

October 17, 2022 to Jan 6, 2023 Formal applications received during this time period are eligible to receive the 10% target premium increase; policies must be funded and in-force by March 31, 2023

Jan 7, 2023 The 10% target premium increase ends; target premiums return to the lower level in effect prior to the increase

Mar 31, 2023 Policies must be funded and in-force to qualify for this 10% target premium increase

Illustration software

The Nationwide Life illustration software will be temporarily updated with the 10% target premium increase beginning Oct 14, 2022. Starting Jan 7, 2023, the illustration software will return to the prior level of target premiums and no longer illustrate the higher targets.

Designed to deliver more value

We are excited to add this year-end target premium increase to the unique package of solutions designed to help you deliver more value to your clients including:

Enhanced products

- Recent IUL cap and participation rate increases
- New volatility control strategies

Accessible services and support

- Faster and easier underwriting and policy management
- Revamped IUL illustration output with more graphics and simplified product explanations

Genuine values

- Low-cost product design with no hidden charges
- Proud history of never having raised COI rates on in-force policyholders



Thank you for choosing Nationwide IUL and VUL products. Contact your Nationwide wholesaler for more help to **finish 2022 strong.**

*The 10% increase in target premiums is not available on corporate-sponsored individually-owned policies or multiple-life cases.

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

This material is not a recommendation to buy or sell a financial product or to adopt an investment strategy. Investors should discuss their specific situation with their financial professional.

Life insurance is issued by Nationwide Life Insurance Company or Nationwide Life and Annuity Insurance Company, Columbus, Ohio. The general distributor is Nationwide Investment Services Corporation, member FINRA. Guarantees are subject to the claims-paying ability of the issuing insurer.

Indexed universal life insurance policies are not stock market investments, do not directly participate in any stock or equity investments, and do not receive dividend or capital gains participation. Past performance of an index is no indication of future crediting rates.

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. Rider names and availability vary by state.

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