

New from Nationwide®

# 15% Enhanced Target Premiums on select new IUL and VUL business



Effective January 9, 2023

Nationwide was one of the first carriers to pay Enhanced Target Premiums on a protection IUL product. What's next? Now you can receive 15% Enhanced Target Premiums on over-funded cases in select Nationwide accumulation IUL and VUL products.

For new business, where the first-year premium is the lesser of 3 times the base target premium or the 7-pay premium, we are increasing the target premiums by 15%. We are pleased to offer you this enhancement to support your work in securing and servicing over-funded cases. It will be available starting January 9, 2023, on:

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

## How it works

An additional 15% target premium will be paid on new policies funded within the first 12 months at the lesser of 3 times the base target or the 7-pay premium. Here's an example:

Base target premium	\$ 10,000
Paid first-year premium	\$ 30,000
15% of base target premium	\$ 1,500
Enhanced Target Premium ( <i>Base target plus 15%</i> )	\$ 11,500

- This Enhanced Target Premium is automatic. No special forms or a new illustration are required. To see if you qualify, the Enhanced Target Premium will be listed on the Premium Summary Page of the illustration.
- A charge-back will be applied in policy year 2 if the threshold is met by policy month 12 but later underfunded due to loan or withdrawal.
- This Enhanced Target Premium cannot be combined with other programs paying additional target premiums on Nationwide life products such as the 10% additional target premiums ending January 6, 2023.

## Eligibility and Important dates

- **January 6, 2023:** Life illustration software will be updated with the new 15% Enhanced Target Premiums
- **January 9, 2023:** To qualify for the 15% Enhanced Target Premiums, policies must be funded and in-force on or after January 9, 2023. Policies may be backdated for any legitimate reason and will be eligible for the Enhanced Target Premiums.

## Designed to deliver more value

We are excited to add Enhanced Target Premiums to the unique package of solutions designed to help you deliver more value to your clients including:

### Enhanced products

- Highly competitive cap and participation rates
- Volatility control strategies from top index providers

### 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
- A proud history of never having raised COI rates on in-force policyholders



Thank you for choosing Nationwide life insurance products.  
Contact your Nationwide wholesaler to learn more about our new  
Enhanced Target Premiums or to request an illustration.



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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.

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.

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 index performance is no indication of future crediting rates. Also, be aware that interest crediting fluctuations can lead to the need for additional premiums to be paid into your client's policy.

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

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