



Get more from your business

with enhanced target premiums from Nationwide®

We're pleased to offer enhanced target premiums on new overfunded cases to better support the work you do securing and servicing this business. Enhancements will apply to most insurance-based income solution cases utilizing Nationwide® accumulation indexed universal and variable universal life products (non-New York).

How it works

An additional 15% of target premium will be paid on new policies that have first-year premium that is **equal to the lesser of:**

3 times the original target premium	7-pay premium	Maximum level amount able to be paid over 7 years¹
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These guidelines allow for a variety of issue ages and case designs to qualify without becoming a modified endowment contract (MEC).

Examples of how 3 cases qualified

Based on the Nationwide IUL Accumulator II 2020

	1 3X target premium	2 7-pay premium	3 Guideline annual premium
Paid first-year premium	\$30,000	\$50,000 (7-pay)	\$50,000 (GAP)
Original target premium	\$7,661	\$20,524	\$19,224
Additional 15%	\$1,149	\$3,079	\$2,884
Enhanced target premium	\$8,810	\$23,603	\$22,108
	35-year-old female, Preferred Plus Nontobacco rating, paying \$30,000/year to age 65, GPT, optimal switch, minimum non-MEC death benefit	65-year-old male, Standard Nontobacco, paying \$50,000/year for 5 years, CVAT, level, min non-MEC death benefit	55-year-old male, Preferred Nontobacco, paying \$50,000/year for 10 years, GPT, optimal switch, minimum non-MEC death benefit

We keep the process simple, too

The premium threshold required for each case is listed in Nationwide Life Illustrator, so you'll know right away whether your case qualifies. And the enhanced target premium will be paid automatically.

Please note, though, if a loan or withdrawal is taken in policy year 2 that causes the premium requirement threshold to no longer be met, the enhanced target premium will be charged back.

¹ The maximum level amount able to be paid over 7 years is calculated by taking the greater of:

- Guideline single premium (GSP) divided by 7 or
- Guideline annual premium (GAP) or
- Just net single premium (NSP) divided by 7 for the cash value accumulation test (CVAT)

We added this part of the threshold to allow for more of the following cases to qualify:

- Maximum-level premiums with durations of 7 years or less using CVAT or guideline premium test (GPT)
- Maximum level premiums paying to retirement for GPT using optimal switch



Put your business to work for you

Run an illustration to see whether your next overfunded accumulation IUL or VUL case qualifies for enhanced target premiums.



Nationwide®
is on your side

FOR FINANCIAL PROFESSIONAL USE — NOT FOR DISTRIBUTION TO THE PUBLIC

• 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.

Variable products are sold by prospectus. Carefully consider the investment objectives, risks, charges and expenses. The product and underlying fund prospectuses contain this and other important information. Investors should read them carefully before investing. To request a copy, go to prospectus.nationwide.com/VULAccumulator or call 1-800-848-6331.

Enhanced target premiums are available on new business submitted after Jan. 1, 2023, for Nationwide accumulation IUL and accumulation VUL products. It does not apply to Nationwide IUL Accumulator available in New York.

As your clients' personal situations change (e.g., marriage, birth of a child or job promotion), so will their life insurance needs. Care should be taken to ensure this product is appropriate for their long-term life insurance needs. They should weigh any associated costs before making a purchase. Life insurance has fees and charges associated with it that include costs of insurance that vary with such characteristics of the insured as sex, health, age and tobacco use. Riders that customize a policy to fit individual needs usually carry additional charges.

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, Columbus, Ohio.

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