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Subject: Product Launch: Nationwide® VUL Protector II November 4, 2023
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Attachments: [image001.png](#)
[VLM-1082AO ADA VUL Top Reasons.pdf](#)

Hello,

Nationwide® is excited to announce that we are launching **Nationwide® VUL Protector II** on November 4, 2023. It will be available in all states except New York and California. This product is designed to offer permanent life insurance coverage to individuals and builds upon Nationwide's diverse VUL product suite.

Product Highlights:

- Designed for individuals aged 45-70
- Competitive guaranteed pricing
- Extended no lapse guarantee with optional ENLG Advantage program
- Cash indemnity long-term care rider
- Simplified, low-cost fund lineup
- Simple, digital application and underwriting process for most cases

Communication to financial professionals regarding this new product launch will occur on Tuesday, October 31st. The product material that financial professionals will receive is attached.

- 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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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 product prospectus, please call 1-800-321-6064.

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 objectives, time horizon and risk tolerance, as well as any associated costs, before investing. Market volatility can lead to the need to pay additional premium to meet your goals and/or prevent the policy from lapsing. Variable life insurance has fees and charges that include underlying fund expenses and costs that vary with sex, health, age, and tobacco use. Riders that customize a policy to fit individual needs usually carry an additional charge.

All guarantees and benefits of the insurance policy are subject to the claims-paying ability of the issuing insurance company. They are not backed by the broker/dealer and/or insurance agency selling the policy, or by any of their affiliates, and none of them makes any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

Products are issued by Nationwide Life Insurance Company or Nationwide Life and Annuity Insurance Company, Columbus, Ohio. The

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Nationwide is on your side.



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