



Nationwide YourLife® No-Lapse Guarantee SUL II

Side-by-side comparison

	Nationwide YourLife® SUL	Nationwide YourLife® No-Lapse Guarantee SUL II
Product type	Low cost, low maintenance, second-to-die life insurance with a no-lapse guarantee	Low cost, low maintenance, second-to-die life insurance with a no-lapse guarantee
Target market	Clients with wealth transfer and estate planning needs; ages 50 - 70 with high net worth or ultra high net worth	Clients ages 60 to 75 with competitive pricing in lifetime and 10-pay scenarios; individuals, small business owners, farmers and ranchers with wealth transfer and estate planning needs
Issue ages	18 - 85; 18 - 80 Preferred (Age nearest birthday)	35 - 85; 35 - 80 Preferred (Age nearest birthday)
Minimum specified amount	\$100,000	\$250,000
Underwriting classes and ages	<ul style="list-style-type: none"> Preferred Nontobacco 18 - 80 Standard Nontobacco 18 - 85 Preferred Tobacco 18 - 80 Standard Tobacco 18 - 85 	<ul style="list-style-type: none"> Preferred Plus Nontobacco 35 - 80 Preferred Nontobacco 35 - 80 Standard Nontobacco 35 - 85 Preferred Tobacco 35 - 80 Standard Tobacco 35 - 85
Death benefit guarantees	The death benefit is guaranteed to age 120 of the younger insured as long as the death benefit guarantee value, less any outstanding loans or surrenders, is greater than \$0. An illustration can show the premium required based on the clients' specific goals. After age 100 of the younger insured, the monthly deductions are zero. No premium is permitted after that time, but loan repayments are accepted; guarantees are subject to the claims-paying ability of the issuing life insurance company.	The death benefit is guaranteed to age 120 of the younger insured as long as the death benefit guarantee value, less any outstanding loans or surrenders, is greater than \$0. An illustration can show the premium required based on the clients' specific goals. After age 120 of the younger insured, the monthly deductions are zero. No premium is permitted after that time, but loan repayments are accepted; guarantees are subject to the claims-paying ability of the issuing life insurance company.

Nationwide YourLife® SUL

Nationwide YourLife® No-Lapse Guarantee SUL II

Policy expenses

Premium charges (including sales charges):

- 15% in all years (current)
- 20% in all years (guaranteed)

Administrative charges:

No monthly policy charge

A per thousand of specified amount charge that varies by younger issue age and band

Cost of insurance:

Deducted monthly and is based on individual characteristics

Premium charges (including sales charges):

- 30% in all years (current)
- 60% in all years (guaranteed)

Administrative charges:

No monthly policy charge

A per thousand of specified amount charge that varies by younger issue age and band

Cost of insurance:

Deducted monthly and is based on individual characteristics

Maturity

Younger insured's attained age 120

Maturity Date Extension provision beyond age 120 to the death of the second insured

Younger insured's attained age 120

Maturity Date Extension provision beyond age 120 to the death of the second insured

Premiums

Payable to younger insured's attained age 100

Payable to younger insured's attained age 120

Policy banding and cost of insurance

The COI rates decrease with each band:

- Band 1** \$100,000 - \$249,999
- Band 2** \$250,000 - \$499,999
- Band 3** \$500,000 - \$999,999
- Band 4** \$1,000,000 - \$4,999,999
- Band 5** \$5,000,000+

The COI rates decrease with each band:

- Band 1** N/A
- Band 2** \$250,000 - \$499,999
- Band 3** \$500,000 - \$999,999
- Band 4** \$1,000,000 - \$4,999,999
- Band 5** \$5,000,000+

Surrender charges

Maximum surrender charge varies by issue age, sex and risk classification; 20-year declining surrender charge or until younger insured attains age 100, whichever is less

Maximum surrender charge varies by issue age, sex and risk classification; 20-year declining surrender charge

Loans¹

Available after the first policy year; maximum loan amount is cash surrender value, less the amount equal to three months' worth of deductions

Interest charged: 6.0% all years (5.0% in OR and NY)

Interest credited: 3.0% all years (current and guaranteed)

Unpaid loans will reduce the cash value and any death benefit payable, and if the policy lapses with a loan outstanding, it will be treated as a distribution and may be subject to income tax.

Available in the first policy year; maximum loan amount is cash surrender value, less the amount equal to three months' worth of deductions

Interest charged: 5.0% all years

Interest credited: 3.0% all years (current and guaranteed)

Unpaid loans will reduce the cash value and any death benefit payable, and if the policy lapses with a loan outstanding, it will be treated as a distribution and may be subject to income tax.

¹ All references to loans assume that the contract remains in force and qualifies as life insurance under Section 7702 of the Internal Revenue Code and is not a modified endowment contract (MEC) under Section 7702(A). Loans from a MEC will generally be taxable and, if taken prior to age 59½, may be subject to a 10% tax penalty.

Nationwide YourLife® SUL

Nationwide YourLife® No-Lapse Guarantee SUL II

Optional features

Riders may have an additional cost and may not be available in all states.

Select Estate Protection rider — This rider is added at no additional cost automatically to policies where insureds meet specified age, health and specified amount criteria. It is a term rider that provides an additional death benefit to the beneficiary for the first four policy years. It can be used to help pay some or all estate taxes that may be due upon the second death because of the three-year look-back rule.

Estate Protection rider — For an additional cost, this term rider provides an additional death benefit to the beneficiary for the first four policy years and is available to those who don't qualify for the Select Estate Protection rider. It can be used to help pay some or all estate taxes that may be due upon the second death because of the three-year look-back rule.

Policy Split Option rider — This rider splits the policy into two in the event of divorce or tax law changes specified in the contract.

Select Estate Protection rider — This rider is added at no additional cost automatically to policies where insureds meet specified age, health and specified amount criteria. It is a term rider that provides an additional death benefit to the beneficiary for the first four policy years. It can be used to help pay some or all estate taxes that may be due upon the second death because of the three-year look-back rule.

Estate Protection rider — For an additional cost, this term rider provides an additional death benefit to the beneficiary for the first four policy years and is available to those who don't qualify for the Select Estate Protection rider. It can be used to help pay some or all estate taxes that may be due upon the second death because of the three-year look-back rule.

Policy Split Option rider — This rider splits the policy into two in the event of divorce or tax law changes specified in the contract.

Special features

Automated Premium Monitor (APM)
Table shave program for both insureds
Owner-directed settlement options
No-lapse guarantee
Unlimited catch-up provision to maintain death benefit guarantees, as long as the death benefit guarantee is still in force

Automated Premium Monitor (APM)
Supplemental Coverage feature
Wellness Credits program
Graduated premium options
Owner-directed settlement options
Flexible no-lapse guarantee duration
Unlimited catch-up provision to maintain death benefit guarantees, as long as the death benefit guarantee is still in force

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 suitable 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 and age, and has additional charges for riders that customize a policy to fit their individual needs.

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



On Your Side®

FOR INSURANCE PROFESSIONAL USE ONLY — NOT FOR DISTRIBUTION WITH THE PUBLIC

Life insurance is issued by Nationwide Life Insurance Company or Nationwide Life and Annuity Insurance Company, Columbus, Ohio.

Nationwide, the Nationwide framemark, On Your Side and Nationwide YourLife are service marks of Nationwide Mutual Insurance Company.

© 2010 Nationwide Financial Services, Inc. All rights reserved.

FLM-0696AO (11/10)