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Nationwide®

Nationwide YourLife® No-Lapse Guarantee UL

Price Story and Benchmarking

Priced to sell

The pricing structure of Nationwide YourLife® No-Lapse Guarantee UL:

- Is ranked in the top 5 for level pay scenarios on ages 45 to 70 with supplemental coverage (top 3 for many cases)
- Competes well for 10-pay scenarios — ranked in the top 5 for most Nontobacco scenarios, ages 50 to 70
- Also looks good for single-pay scenarios for Nontobacco class on ages 60 to 70
- Standard Nontobacco rate class performs most competitively for all premium patterns, which competes well with Select/Plus classes
- Competes well for level-pay premium scenarios, especially for males rated Standard Nontobacco, Preferred Nontobacco and Preferred Plus Nontobacco for specified amounts of \$500,000+
- Offers competitive “less-than-lifetime” guarantees

Competitive lineup

The following charts illustrate where Nationwide YourLife No-Lapse Guarantee UL is designed to stand out.

Lifetime guarantees

Nationwide YourLife No-Lapse Guarantee UL consistently ranks first or second for lifetime guarantee scenarios when using the supplemental coverage option due to relatively high targets. It also provides even higher targets when supplemental coverage is not in use.

Age 120

Male - 55 Nontobacco Preferred - \$1,000,000	Level	Target Premium	% from Leader
Nationwide - YourLife NLG-UL 09 Opt SC	\$11,644	\$11,698	
Met Life - Guarantee Advantage UL (2001 CSO)	\$11,695	\$14,514	0.4%
Principal - UL Protector III	\$11,810	\$14,500	1.4%
Lincoln - Lincoln LifeGuarantee UL (2009)	\$11,888	\$13,000	2.1%
Hartford - Bicentennial UL Freedom	\$11,910	\$15,000	2.3%
Nationwide - YourLife NLG-UL 09	\$11,963	\$14,808	2.7%
John Hancock - Protection UL-G 10	\$12,330	\$13,101	5.9%
Prudential - PruLife UL Protector	\$12,344	\$12,960	6.0%
SunLife - Sun Universal Protector (2009-v2)	\$12,630	\$13,290	8.5%
Aviva - Guarantee UL Solution	\$12,800	\$13,060	9.9%
ING - GDB UNIVERSAL LIFE II	\$13,209	\$14,100	13.4%
Pacific Life - Versa Flex NLG - Term Blend	\$14,380	\$14,380	23.5%
Genworth - GenGuard UL	\$14,604	\$14,780	25.4%

Male - 65 Nontobacco Preferred - \$1,000,000	Level	Target Premium	% from Leader
Nationwide - YourLife NLG-UL 09 Opt SC	\$19,872	\$19,928	
Principal - UL Protector III	\$19,981	\$24,800	0.5%
Hartford - Bicentennial UL Freedom	\$20,217	\$25,500	1.7%
Lincoln - Lincoln LifeGuarantee UL (2009)	\$20,360	\$21,310	2.5%
Nationwide - YourLife NLG-UL 09	\$20,379	\$24,910	2.6%
Met Life - Guarantee Advantage UL (2001 CSO)	\$21,083	\$24,391	6.1%
John Hancock - Protection UL-G 10	\$22,250	\$23,167	12.0%
Prudential - PruLife UL Protector	\$22,261	\$22,740	12.0%
SunLife - Sun Universal Protector (2009-v2)	\$22,732	\$22,370	14.4%
ING - GDB UNIVERSAL LIFE II	\$22,882	\$23,500	15.1%
Aviva - Guarantee UL Solution	\$22,900	\$23,360	15.2%
Genworth - GenGuard UL	\$23,821	\$24,500	19.9%
Pacific Life - Versa Flex NLG - Term Blend	\$24,798	\$24,798	24.8%

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Male - 55 Nontobacco - \$1,000,000	Level	Target Premium	% from Leader
Nationwide - YourLife NLG-UL 09 Opt SC	\$13,950	\$14,068	
Nationwide - YourLife NLG-UL 09	\$14,357	\$18,510	2.9%
Hartford - Bicentennial UL Freedom	\$14,477	\$18,500	3.8%
Principal - UL Protector III	\$14,635	\$17,640	4.9%
SunLife - Sun Universal Protector (2009-v2)	\$14,941	\$16,480	7.1%
Met Life - Guarantee Advantage UL (2001 CSO)	\$14,949	\$18,052	7.2%
Lincoln - Lincoln LifeGuarantee UL (2009)	\$15,065	\$17,500	8.0%
Aviva - Guarantee UL Solution	\$15,071	\$15,370	8.0%
Pacific Life - Versa Flex NLG - Term Blend	\$15,462	\$15,462	10.8%
ING - GDB UNIVERSAL LIFE II	\$16,621	\$18,500	19.1%
Prudential - PruLife UL Protector	\$16,995	\$17,800	21.8%
John Hancock - Protection UL-G 10	\$17,132	\$17,569	22.8%
Genworth - GenGuard UL	\$17,432	\$18,300	25.0%

Male - 65 Nontobacco - \$1,000,000	Level	Target Premium	% from Leader
Principal - UL Protector III	\$24,368	\$29,480	
Nationwide - YourLife NLG-UL 09 Opt SC	\$24,482	\$24,530	0.5%
Nationwide - YourLife NLG-UL 09	\$25,088	\$30,662	3.0%
Lincoln - Lincoln LifeGuarantee UL (2009)	\$25,133	\$26,340	3.1%
Hartford - Bicentennial UL Freedom	\$25,494	\$29,500	4.6%
Met Life - Guarantee Advantage UL (2001 CSO)	\$25,887	\$30,548	6.2%
Pacific Life - Versa Flex NLG - Term Blend	\$26,695	\$26,695	9.5%
SunLife - Sun Universal Protector (2009-v2)	\$27,652	\$28,130	13.5%
Genworth - GenGuard UL	\$27,917	\$29,610	14.6%
Aviva - Guarantee UL Solution	\$28,000	\$28,560	14.9%
ING - GDB UNIVERSAL LIFE II	\$28,616	\$29,440	17.4%
John Hancock - Protection UL-G 10	\$29,890	\$31,225	22.7%
Prudential - PruLife UL Protector	\$29,990	\$31,570	23.1%

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Competitive lineup

The following charts illustrate where Nationwide YourLife No-Lapse Guarantee UL is designed to stand out.

Age 100

Less-than-lifetime guarantees

Nationwide YourLife No-Lapse Guarantee UL is ranked in the top two when using supplemental coverage for less-than-lifetime guarantee scenarios and still provides higher target premiums when supplemental coverage is not in use. The most significant improvements to this product come with relatively short durational guarantees.

Male - 55 Nontobacco Preferred - \$1,000,000	Level	Target Premium	% from Leader
Met Life - Guarantee Advantage UL (2001 CSO)	\$10,771	\$14,514	
Nationwide - YourLife NLG-UL 09 Opt SC	\$10,819	\$10,958	0.4%
Principal - UL Protector III	\$10,984	\$14,500	2.0%
Genworth - GenGuard UL	\$11,173	\$14,780	3.7%
Nationwide - YourLife NLG-UL 09	\$11,184	\$14,808	3.8%
SunLife - Sun Universal Protector (2009-v2)	\$11,827	\$13,290	9.8%
Prudential - PruLife UL Protector	\$11,861	\$12,560	10.1%
Lincoln - Lincoln LifeGuarantee UL (2009)	\$11,889	\$13,000	10.4%
Hartford - Bicentennial UL Freedom	\$11,910	\$15,000	10.6%
John Hancock - Protection UL-G 10	\$12,047	\$13,101	11.8%
Aviva - Guarantee UL Solution	\$12,598	\$13,060	17.0%
ING - GDB UNIVERSAL LIFE II	\$13,209	\$14,100	22.6%
Pacific Life - Versa Flex NLG - Term Blend	\$13,516	\$13,516	25.5%

Male - 65 Nontobacco Preferred - \$1,000,000	Level	Target Premium	% from Leader
Nationwide - YourLife NLG-UL 09 Opt SC	\$18,418	\$18,433	
Principal - UL Protector III	\$18,734	\$24,800	1.7%
Genworth - GenGuard UL	\$18,824	\$24,500	2.2%
Nationwide - YourLife NLG-UL 09	\$19,033	\$24,910	3.3%
Met Life - Guarantee Advantage UL (2001 CSO)	\$19,426	\$24,391	5.5%
Hartford - Bicentennial UL Freedom	\$20,217	\$25,500	9.8%
Lincoln - Lincoln LifeGuarantee UL (2009)	\$20,364	\$21,310	10.6%
SunLife - Sun Universal Protector (2009-v2)	\$21,007	\$22,370	14.1%
Prudential - PruLife UL Protector	\$21,611	\$22,740	17.3%
John Hancock - Protection UL-G 10	\$21,962	\$23,167	19.2%
Aviva - Guarantee UL Solution	\$22,298	\$23,360	21.1%
ING - GDB UNIVERSAL LIFE II	\$22,882	\$23,500	24.2%
Pacific Life - Versa Flex NLG - Term Blend	\$23,157	\$23,157	25.7%

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Male - 55 Nontobacco - \$1,000,000	Level	Target Premium	% from Leader
Nationwide - YourLife NLG-UL 09 Opt SC	\$13,688	\$13,697	
Principal - UL Protector III	\$14,028	\$17,640	2.5%
Met Life - Guarantee Advantage UL (2001 CSO)	\$14,040	\$18,052	2.6%
Nationwide - YourLife NLG-UL 09	\$14,102	\$18,510	3.0%
Genworth - GenGuard UL	\$14,105	\$18,300	3.0%
Hartford - Bicentennial UL Freedom	\$14,477	\$18,500	5.8%
SunLife - Sun Universal Protector (2009-v2)	\$14,483	\$16,480	5.8%
Pacific Life - Versa Flex NLG - Term Blend	\$14,696	\$14,696	7.4%
Aviva - Guarantee UL Solution	\$14,922	\$15,370	9.0%
Lincoln - Lincoln LifeGuarantee UL (2009)	\$15,066	\$17,500	10.1%
Prudential - PruLife UL Protector	\$16,591	\$17,800	21.2%
ING - GDB UNIVERSAL LIFE II	\$16,621	\$18,500	21.4%
John Hancock - Protection UL-G 10	\$16,759	\$17,569	22.4%

Male - 65 Nontobacco - \$1,000,000	Level	Target Premium	% from Leader
Principal - UL Protector III	\$23,325	\$29,480	
Nationwide - YourLife NLG-UL 09 Opt SC	\$23,644	\$23,916	1.4%
Genworth - GenGuard UL	\$23,801	\$29,610	2.0%
Met Life - Guarantee Advantage UL (2001 CSO)	\$24,235	\$30,548	3.9%
Nationwide - YourLife NLG-UL 09	\$24,265	\$30,662	4.0%
Lincoln - Lincoln LifeGuarantee UL (2009)	\$25,135	\$26,340	7.8%
Pacific Life - Versa Flex NLG - Term Blend	\$25,235	\$25,235	8.2%
Hartford - Bicentennial UL Freedom	\$25,494	\$29,500	9.3%
SunLife - Sun Universal Protector (2009-v2)	\$26,800	\$28,130	14.9%
Aviva - Guarantee UL Solution	\$27,548	\$28,560	18.1%
ING - GDB UNIVERSAL LIFE II	\$28,616	\$29,440	22.7%
Prudential - PruLife UL Protector	\$29,380	\$31,570	26.0%
John Hancock - Protection UL-G 10	\$29,479	\$31,225	26.4%

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Of course, protections and guarantees are subject to the claims-paying ability of the issuing life insurance company. Also, distributions from a life insurance policy will immediately reduce both the cash value and the death benefit, and may cause the need for additional premiums in the future to keep the policy in force. Care should be taken to make sure your clients' life insurance needs continue to be met even after money is taken from the policy.

All information presented is deemed reliable but its completeness and accuracy cannot be guaranteed. When reviewing these scenarios, keep in mind that many factors affect final premium determination. We have made every effort to make sure the information provided here is accurate, but it cannot be guaranteed. It's possible there are differences between the products compared which are not reflected and/or of which we are unaware.

You must give your client an illustration showing the impact of a 0% rate of return and maximum sales charges. You should also explain how certain transactions can impact the policy cash value and death benefit.

As your clients' personal situations change (i.e., marriage, birth of a child or job promotion), so will their life insurance needs. Care should be taken to ensure these strategies and products are suitable for long-term life insurance needs. Life insurance has fees and charges associated with it that include costs of insurance that vary with such characteristics of the insured as gender, health and age and additional charges for riders that customize a policy to fit your clients' individual needs.

For a complete description of riders, including features, limitations and costs, please contact your Nationwide wholesaler.

Neither Nationwide nor its representatives give legal or tax advice. Please have your clients consult with their attorney or tax advisor for answers to their specific tax questions.

All competitive information is believed current as of March 2010. All information was compiled from each company's illustration software -- Nationwide: version 1.13.0, John Hancock: version 6.1, Pacific Life: version 10.9, Lincoln: version 6.0D, Hartford: version 10.1.6, MetLife: version 68.008, Sun Life: version 6.0.0, Prudential: version v35, Principal: version 10.0, Genworth: version 6.52.17.5, ING: version 2009.11.11, Aviva: version 2.90.0292.



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