



Introducing

# Nationwide YourLife<sup>®</sup> No-Lapse Guarantee UL

**Quality Protection. More Guarantees.**

## Nationwide YourLife No-Lapse Guarantee UL is replacing Nationwide YourLife ULtimate.

Here's an overview of the great features we've kept and the new ones we've added:

### What stays the same?

- A built-in **no-lapse guarantee** helps prevent your clients' policy from lapsing as long as the no-lapse premiums are paid as illustrated
- Indemnity-style **long-term care rider\*** doesn't put your clients in a "use it or lose it" position
- **Automated Premium Monitor** helps protect the guarantee on the clients' policy
- **Owner-directed settlement options** gives clients more control over how and when the death benefit is assessed by the beneficiary

### What's new?

- 10 to 50 percent of the total specified amount can be issued as **Supplemental Coverage**, helping clients get the coverage they need at a reasonable price
- More protection for your clients' money with **premium payments to age 120** (formerly to age 100 on ULtimate) and an option to select a policy termination date if clients feel they won't need coverage that long
- **Nontobacco Preferred Plus** underwriting class

All protections and guarantees are subject to the claims-paying ability of the issuing insurance company.

\*This rider is available for an additional charge; its name, availability and benefits may vary in different states.

### Where does Nationwide YourLife No-Lapse Guarantee UL shine?

- Most competitive at ages 50 – 70 for level pays or dump-in cases with a recurring level pay premium solve, especially at face amounts of \$500,000 or more
- Same competitive target premiums, now with leveled excess payouts on compensation

### When will it become available?

The launch date for Nationwide YourLife No-Lapse Guarantee UL is August 24, 2009, provided it has been approved in your state. Final applications for Nationwide YourLife ULtimate must meet the following conditions:

- The application must be signed no later than 60 calendar days after the launch date or October 23, 2009
- The application must be received at the Nationwide home office no later than 90 calendar days after the launch date or November 23, 2009

Nationwide YourLife No-Lapse Guarantee UL has been filed in all states; approvals are still pending in: CA, FL, IL, HI, MA MD, MO, MT, NJ, NV, NY, OR, PA, PR, TX, UT, VA and VI.

## And be sure to check out:

- ▶ **Nationwide Life Illustrator** — our new illustration software with Nationwide’s fixed product lineup
- ▶ **Nationwide YourLife Current Assumption UL** — we’ve re-branded this UL product to better match its features
- ▶ **Nationwide online intelligent forms powered by iPipeline** — complete all Nationwide fixed life forms in good order

**For more information about Nationwide YourLife® No-Lapse Guarantee UL, call us today.**

**Brokerage General Agents**

1-888-767-7373

**Independent Dealers**

1-800-321-6064

**Financial Institutions**

1-800-893-5399

**Wirehouses/Regionals**

1-800-720-1511

**Nationwide Financial  
Network®**

1-877-223-0795

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