Nationwide YourLife® No-Lapse Guarantee SUL II

September 2015 Product Update

This is a notice of upcoming changes to the Nationwide YourLife® No-Lapse Guarantee SUL II, effective October 12, 2015.

Product Pricing Changes

Nationwide is committed to carefully managing our life product portfolio in order to remain a strong, stable carrier you can rely on. As a result, we will be making some price changes to our SUL II product.

Many of the price changes for SUL II are favorable as evidenced below:

- For issue ages 55–75, the no-lapse guarantee to age 120 premium decreased by 6% on average
  - For level pays, the premium decreased by 5% on average
  - For 10 pays, the premium decreased by 5% on average
  - For single pays, the premium decreased by 9% on average
  - For specified amounts between $250,000 and $4,999,999, the premium decreased by 8% on average

Note: Price changes will vary depending on the characteristics of your case. Please contact the Nationwide Sales Desk to discuss your particular situation.

Important Dates and Deadlines for Price Change

**Monday, July 13, 2015**

- In order to receive new pricing, any SUL II policy in force prior to 7/13/15 can be issued a new policy in accordance with existing replacement rules.
- Applications dated and In Good Order, or policies with an issue date between 7/13/15 and 10/11/15, may be eligible to transfer to a new policy with new pricing.

**Sunday, October 11, 2015**

- This date applies to policies issued on or before Sunday, 10/11/15. Last day to receive old pricing, even if Nationwide underwriting approval is received, or policy is funded, after this date.
- Applications for the old pricing must be signed by this date. Any application signed after that date will be considered an application for new pricing.
- For 1035 money, the In Good Order 1035 paperwork must come with the application with the same date restrictions.
Monday, October, 12, 2015

- New pricing goes into effect on Nationwide YourLife No-Lapse Guarantee SUL II policies with issue dates of 10/12/15 or later.

Tuesday, January 12, 2016

- This date applies to policies issued Monday, 10/12/15 or later. For 1035 money, this is the final date policies need to be in force and funded to get old pricing.

Exceptions
An exception may be requested for the following:

- In 1035 instances where external funding cannot be freed up for the policy, the Nationwide underwriter, case manager and management staff will review these on a case-by-case basis for any extension to the 10/12/15 funding deadline.

Age Restriction Liberalized

We have lifted the age difference restriction previously in place that limited the age difference between the two insureds to be no greater than 15 years.

Please call us if you need help. Thanks for the trust and confidence you’ve placed in us.

National Sales Desk: 1-800-321-6064
Nationwide Financial Network®: 1-877-223-0795
Brokerage General Agents (BGAs): 1-888-767-7373

Guarantees are subject to the claims-paying ability of Nationwide Insurance.

As your clients’ personal situations change (e.g., marriage, birth of a child or job promotion), so will their life insurance needs. Take care 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 that vary with sex, health, age and smoking status. Riders that customize a policy to fit individual needs usually carry an additional charge.

Life insurance products are underwritten by Nationwide Life Insurance Company or Nationwide Life and Annuity Insurance Company, Columbus, Ohio.

Nationwide, the Nationwide N and Eagle, Nationwide is on your side and Nationwide YourLife are service marks of Nationwide Mutual Insurance Company. © 2015 Nationwide.

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

FLN-0141AO.1 (09/15)