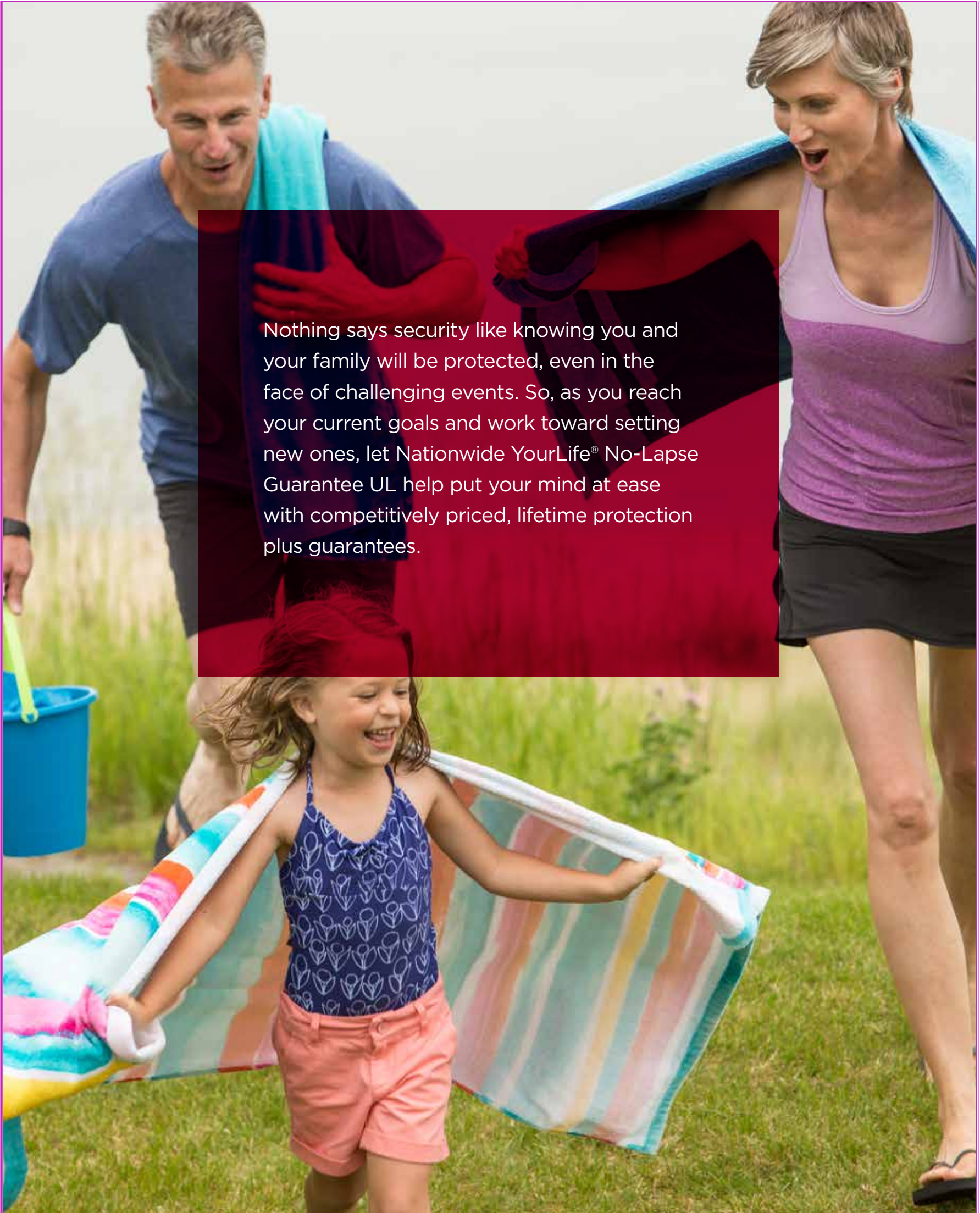




Nationwide YourLife®
No-Lapse Guarantee UL

Client guide

Protect your family
and your peace of mind



Nothing says security like knowing you and your family will be protected, even in the face of challenging events. So, as you reach your current goals and work toward setting new ones, let Nationwide YourLife® No-Lapse Guarantee UL help put your mind at ease with competitively priced, lifetime protection plus guarantees.

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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 the costs of the policy, and understand that life insurance has fees and charges 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 backed by 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.

Keep in mind that, as an acceleration of the death benefit, the long-term care rider payout will reduce both the death benefit and cash surrender values. Make sure life insurance needs will still be met, even if the rider pays out in full. Costs for long-term care vary by person, and there is no guarantee the rider will cover all long-term care costs. Nationwide pays long-term care benefits to the policyowner. If the insured is not the policyowner, there is no guarantee benefits will be used to pay for long-term care.



What is Nationwide YourLife[®] No-Lapse Guarantee UL?

If you'd really like to pass something on to your family, but you don't want to lose control over your money, then Nationwide YourLife No-Lapse Guarantee UL may be just the product you're looking for.

Specifically designed to offer quality protection at a good value, it also provides benefits you can take advantage of during your lifetime. And it comes with a no-lapse guarantee, so you can be sure coverage will be there when you need it.



Why no-lapse guarantee life insurance?

Life is full of uncertainties. And while you can't stop them from happening, life insurance helps you to be ready for them when they do. Choosing the right life insurance to fit your needs may seem a little daunting, but here is a quick reference guide to help aid you in the decision.

Your needs	Term life insurance	Whole life insurance	Universal life insurance	No-lapse guarantee universal life insurance
Death benefit	✓	✓	✓	✓
Designed for low cost	✓			✓
Access to your money ¹		✓	✓	
Guaranteed cash value		✓	✓	
Tax advantages	✓	✓	✓	✓
Flexible payments ²			✓	✓

¹ Access to your money — This assumes that the contract qualifies as life insurance under Section 7702 of the Internal Revenue Code (IRC) and is not a modified endowment contract (MEC) under Section 7702(A). Most distributions are taxed on a first-in/first-out basis as long as the contract meets non-MEC definitions under Section 7702(A). Loans and partial withdrawals from a MEC generally are taxable, and if taken prior to age 59½, may be subject to a 10% tax penalty.

² Flexible payments — Universal life insurance allows you to choose the premium payment plan that works for you, such as paying a set premium for 10 years or a lower premium throughout the life of the policy. Once the policy is in place, you must follow the premium payment plan — paying the planned amount and on time — to keep the guaranteed death benefit in place.

Nationwide and its representatives do not give legal or tax advice. Investors should consult an attorney or tax advisor for answers to specific questions.



Your concerns

- Would you like to leave your family or a favorite charity a legacy?
- Are you looking for lifetime protection with guarantees?
- Are you worried about potential long-term care expenses eating away at your savings?
- Would you like to have a say in how your policy's benefit is paid to your beneficiaries?

If your needs are pointing toward universal life insurance and you answered “yes” to any of the questions above, Nationwide YourLife No-Lapse Guarantee UL may be the right fit for you.

What can you use it for?

Need	Solution
Estate planning	Preserve and efficiently pass your wealth on to children, grandchildren or even a charitable organization
Income replacement	Replace lost income so your family can maintain its lifestyle after you're gone
Guaranteed protection	Ensure that your family is always protected by making your scheduled premium payments; there's even a way to help protect the guarantee in case you miss a payment with the Automated Premium Monitor
Create an estate	Life insurance enables you to take money you have and turn it into a potentially larger legacy than you might otherwise be able to leave
Long-term care expenses³	Prepare for potential long-term care expenses in your later years with the Long-Term Care Rider
Accelerated Death Benefit rider	Get help covering expenses in the event of a terminal illness
Owner-directed settlement options	Specify who gets what and when by selecting the settlement option that best meets your beneficiary's money-handling ability
Estate liquidation	Provide funds to cover estate taxes, fees or even final medical bills

³ The Nationwide Long-Term Care Rider may be known by different names in different states. The rider is optional and available at an additional cost.

What are the details?

Questions	Answers
How much coverage can I purchase?	The minimum amount is \$100,000.
How long will my coverage last?	If required premiums are paid, the coverage will last to age 120; the policy automatically extends beyond age 120 if it is still in force at maturity.
How does the policy's death benefit guarantee work?	With the no-lapse guarantee on your policy, the death benefit is guaranteed for life, as long as the death benefit guarantee premium is met. Nationwide YourLife No-Lapse Guarantee UL provides flexibility for you to structure your coverage to achieve the death benefit guarantee premium your heart desires. A sales proposal can show the premium required based on your specified goals.
What does Nationwide YourLife No-Lapse Guarantee UL cost?	<p>We want to ensure that you receive the most appropriate amount of coverage and the coverage structure you need. So, when you sit down with your insurance professional, he or she will show you a personalized sales proposal of what you will pay based on your needs and the coverage structure you elect. This amount is called the premium. Included in this amount are industry-standard policy charges that cover things such as:</p> <ul style="list-style-type: none"> • Cost of insurance protection • Administrative charges and sales expenses • Taxes • Cost of riders or additional benefits • Other fees
Is there a fee if I terminate my policy?	If you terminate your policy during the first 20 policy years, a surrender charge is deducted from your policy's cash value. The longer you keep your policy, the smaller the charge.
Are there any features available to help customize the policy?	Your insurance professional can explain the features and benefits that will best help you customize your policy.
Are there any services to help me manage my policy?	<p>Yes. The Automated Premium Monitor acts as a three-tiered safety net for your policy by:</p> <ul style="list-style-type: none"> • Preventing the intended guarantee from going off track • Notifying you and your insurance professional if it happens • Helping correct the guarantee on your policy

Why Nationwide®?

Nationwide was founded by a group of forward thinkers who joined forces to protect what matters most. That sense of working together for the common good has never left us.

Today we're a Fortune 100 company with a diversified corporate portfolio that allows us to navigate all manner of economic ups and downs.



diversified CORPORATE PORTFOLIO



financial services



personal property
and casualty



commercial property
and casualty

A.M. Best

received 10/17/2002
affirmed 7/7/2016

A+

Moody's

received 3/10/2009
affirmed 7/21/2016

A1

Standard & Poor's

received 12/22/2008
affirmed 5/24/2017

A+

These ratings and rankings reflect rating agency assessment of the financial strength and claims-paying ability of Nationwide Life Insurance Company and Nationwide Life and Annuity Insurance Company. They are not intended to reflect the investment experience or financial strength of any variable account, which is subject to market risk. Because the dates are only updated when there's a change in the rating, the dates above reflect the most recent ratings we have received. They are subject to change at any time.

THE BOTTOM LINE: Our consistently strong performance means we'll be with you for as long as you need us.

What happens next?

If you've made the decision that Nationwide YourLife No-Lapse Guarantee UL is right for you, the "underwriting" process begins. This simply means we begin the paperwork on the policy.

- A. Your insurance professional will have some forms for you to sign and may need to ask a few medical questions.
- B. Depending on the amount of insurance applied for, a medical professional may schedule a quick checkup, including height, weight and other basic medical information. The checkup is often done in your home.
- C. After the application is approved, you will receive the policy. You might want to file this with your other important documents and notify your beneficiaries.
- D. Then, by paying the regularly scheduled guarantee premium on time, you can be sure you've protected what matters most in life.



To find out more about Nationwide YourLife® No-Lapse Guarantee UL, contact your insurance professional today.

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

Products are issued by Nationwide Life Insurance Company or Nationwide Life and Annuity Insurance Company, Columbus, Ohio.
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Oklahoma Policy/Certificate: NWLA-444-OK
Riders/Endorsements: NWLA-423-AO, NWLA-417-AO, NWLA-412-AO, NWLA-421-AO, NWLA-344-AO, NWLA-171, ICC12-NWLA-470
Oklahoma Riders/Endorsements: NWLA-423-AO, NWLA-417-AO, NWLA-412-OK, NWLA-421-OK, NWLA-344-OK, NWLA-171-35
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