

The Nationwide Advisory Variable Universal Life (VUL) insurance policy is designed to provide a flexible financial plan that helps policyholders meet their financial goals across various market conditions. It offers a death benefit that can be income tax-free and potentially estate tax-free if structured appropriately. The policy allows for additional contributions into variable investment options linked to the stock market and indexed interest options, facilitating both death benefit protection and cash value growth for future income needs, such as retirement. Policyholders are encouraged to consider their long-term life insurance needs, personal circumstances, objectives, time horizon, and risk tolerance when selecting this product.

The policy includes a guaranteed protection period for the death benefit with a level premium that remains unchanged, separate from investment contributions. It features lower charges compared to typical life insurance policies, which enhances investment potential by allowing more funds to be allocated to subaccounts. Policyholders can access cash value through loans and withdrawals without age restrictions, which can aid in generating tax-free retirement income. If the policy is canceled, the cash value is fully liquid with no surrender charges.

Investment options are tailored to individual risk tolerances and include a diverse range of funds across categories such as money market, international, small/mid-cap, high-yield, government, real estate, and bond funds. Each fund category carries specific risks, including market volatility and credit risks, and the policy provides access to over 140 funds from more than 35 fund families, allowing for a customized investment approach. The policy also supports legacy and estate planning by facilitating wealth transfer without probate and includes a Long-Term Care Rider II for potential long-term care expenses, as well as Living Access Benefits for accessing a portion of the death benefit in cases of chronic, critical, or terminal illnesses.

Nationwide emphasizes its commitment to assisting clients throughout their financial life cycles, from accumulation to income and legacy planning, and advises individuals to consult with financial

professionals for personalized guidance. The policy is issued by Nationwide Life and Annuity Insurance Company, and all agents must be licensed and registered. The document stresses that variable products are sold by prospectus, urging potential investors to carefully consider investment objectives, risks, charges, and expenses associated with these products. It highlights the importance of reviewing the product and underlying fund prospectuses for critical information before making an investment. Instructions for obtaining a product prospectus are provided, along with acknowledgments of various Fidelity service marks and third-party marks owned by their respective entities. The content is protected under copyright by Nationwide, and the document includes a service mark statement affirming Nationwide's commitment to customer support.