

Nationwide's Indexed Universal Life (IUL) insurance provides a flexible, tax-advantaged solution for clients aiming to protect their families and enhance financial growth. The IUL policies offer a tax-advantaged death benefit, options for long-term care (LTC) coverage, and the potential for cash value accumulation that is tax-deferred. Clients can select between term and permanent life insurance based on their individual needs and financial objectives. The policies are designed to balance protection and growth potential, allowing clients to allocate funds across various indexed interest strategies and fixed interest options, catering to diverse needs such as legacy planning, supplemental retirement savings, and long-term care solutions. They are particularly suitable for individuals aged 30-70, including high earners concerned about LTC coverage.

Nationwide offers two specific IUL products: the Indexed Universal Life Accumulator II 2020, aimed at affluent individuals seeking growth potential, and the Indexed Universal Life Protector II 2020, which emphasizes providing a guaranteed death benefit. Both products feature the Long-Term Care Rider II, which offers cash benefits without requiring receipts, and Living Access Benefits that allow early access to death benefits in cases of chronic, critical, or terminal illnesses. Additional riders available include the Accidental Death Benefit Rider, Children's Insurance Rider, and Waiver of Premium Rider, which can enhance the policy's coverage. The IUL Rewards Program incentivizes clients with additional crediting if premium thresholds are met, while features like dollar cost averaging and the Automated Income Monitor (AIM) assist clients in managing their policies effectively.

The Nationwide IUL Protector II specifically targets middle-market to emerging affluent individuals aged 45-70, providing tax-advantaged growth potential through various indexed strategies. It includes features such as a long-term care rider, a no-lapse death benefit rider, and living access benefits, allowing policyholders to access a portion of their death benefit in cases of chronic, critical, or terminal illnesses without extra charges, although costs may apply if invoked. Additional riders may incur costs and include the Extended No-Lapse Guarantee Rider, Overloan Lapse Protection

Rider II, and Waiver of Monthly Deductions Rider. The policy emphasizes the necessity of adequate premium funding to maintain coverage and meet beneficiaries' needs, clarifying that indexed universal life insurance does not directly participate in stock market investments and that past index performance does not guarantee future results. All guarantees and benefits are backed by the claims-paying ability of the issuing insurance company, not by brokers or agents. The document advises consulting legal or tax professionals for specific advice and notes that the policy may not be available in all states. Overall, Nationwide's IUL insurance solutions are structured to provide comprehensive financial protection and growth opportunities, ensuring clients can secure their families' futures while addressing their own financial needs.