

The Nationwide® Survivorship Indexed Universal Life 2020 policy is designed for individuals aged 40 to 70, with issue ages ranging from 21 to 80. This permanent life insurance product provides cost-efficient coverage for two individuals, such as spouses or business partners, and offers the potential to accumulate cash value. The policy features indexed interest strategies that include guaranteed 100% participation and a 0% floor rate, with various options for growth potential under different market conditions. Current cap rates for core strategies include 13.00% for the One-Year Multi-Index Monthly Average and 10.25% for the One-Year S&P 500® Point-to-Point, while high-cap strategies offer rates up to 25.00%. The death benefit guarantee varies based on the issue age, with options for level or increasing death benefits. Policyholders must allocate a minimum amount to the fixed interest strategy to cover estimated policy charges. Loan rates are available, with current charges at 3.9% for the first ten years and 3% thereafter, while the credited loan rate is currently 3%. A monthly administrative fee of \$10 applies, with a maximum guaranteed fee of \$20. The Nationwide IUL Rewards Program can reduce the cost of insurance by 15% starting in year 21, contingent upon meeting specific premium requirements. Surrender charges follow a 15-year schedule for those under 65, decreasing to 10 years for those aged 70 and older. Additional riders available include the Policy Split Option Rider, Estate Protection Rider, and Long-Term Care Rider on survivorship. The policy is not a stock market investment and does not directly participate in stock or equity investments. It is important for policyholders to understand the fees and charges associated with the policy, which may vary based on individual circumstances. For further inquiries, the Life Insurance Solutions Center can be contacted at 1-800-321-6064.