



Nationwide YourLife® Indexed UL Protector (New York)

Nationwide YourLife® Indexed UL Protector is a fixed indexed universal life insurance product that offers a healthy balance of cash value growth with guaranteed protection from market loss. It also provides the same core benefits as traditional universal life, including flexible premium payments and permanent death benefit protection.

Nationwide YourLife Indexed UL Protector could be a good fit for individuals ages 45 to 70 who are looking for affordable permanent coverage with the option for a lifetime guarantee and some cash value.

Indexed universal life insurance policies are not stock market investments, do not directly participate in any stock or equity investments and do not receive dividends or capital gains participation. Past performance of an index is not an indication of future crediting rates. Also, be aware that interest-crediting fluctuations can lead to the need to pay additional premium into the policy.

Objective	Affordable permanent coverage with the option for a lifetime guarantee and some cash value	
Indexed interest strategies	• 3 options — all with guaranteed 100% participation and guaranteed 0% floor rates	
	One-Year Multi-Index Monthly Average Indexed Interest Strategy	10.75% cap
	One-Year S&P 500® Point-to-Point Indexed Interest Strategy	9.25% cap
	One-Year Uncapped S&P 500® Point-to-Point Indexed Interest Strategy (no cap)	9.00% spread
	• The Multi-Index Monthly Average is a blend of the S&P 500®, Nasdaq-100® and Dow Jones Industrial Average®; it's weighted at 50% of the best-performing index, 30% of the second-best and 20% of the third-best	
Fixed account	4.00% current; 2.00% guaranteed minimum	
Death benefit guarantee	Issue ages 0 to 55: 20 years Issue ages 56 to 69: 6 to 19 years (75 minus the issue age) Issue ages 70+: 5 years	
Death benefit options	Option 1: Level Option 2: Increasing (not available with the Extended No-Lapse Guarantee Rider or Nationwide IUL Rewards Program®)	
Extended No-Lapse Guarantee Rider	Issue ages: 13 to 70 No-lapse guarantee duration: maximum is to attained age 120	
Minimum required fixed interest strategy allocation (MRFISA)	The estimated amount of policy charges for the coming year; held in the fixed interest strategy and receives fixed interest crediting; only premium in excess of the MRFISA can be allocated to the indexed interest strategies	
Policy loan rates	Credited rate: 3.00% current; 2.00% guaranteed minimum Charged rate is 4.00% current and 4.00% guaranteed in all years	
Monthly administrative fee	\$10 current; \$20 guaranteed maximum	

Current rates are effective as of July 1, 2026, unless otherwise noted and are subject to change. Please contact the Life Insurance Solutions Center at 1-800-321-6064 for current rate information.

Nationwide IUL Rewards Program* This feature is guaranteed if eligibility requirements are met.	• Reduces the cost of insurance (COI) rate of the base segment by 25% starting in policy years 21 onward as long as eligibility requirements are met – Requirements: Meet or exceed a test of net accumulated premium (premium paid minus any loans or partial surrenders) on monthly testing dates that start at the beginning of policy year 21 – Benefit: The reduction is applied each month the test is met; not available with death benefit option 2 • Monitoring is included to help policyowners stay on track to be eligible for the reward • Catch-up premiums are interest free	
Premium charges	Current: 12.00% (year 1); 6.00% (years 2+) Guaranteed maximum: 15.00% (all years)	
Monthly per-thousand charge assessed	Current: 15 years; guaranteed maximum: all years	
Surrender charges	Issue ages 0-65: 15 years Issue ages 66-69: 11 to 14 years (80 minus the issue age) Issue ages 70+: 10 years	
Riders	• Accidental Death Benefit Rider • Extended No-Lapse Guarantee Rider • Acceleration of Life Insurance Death Benefit for Qualified Long-Term Care Services Rider II	• Acceleration of Life Insurance Death Benefit for Terminal Illness Rider • Overloan Lapse Protection Rider • Premium Waiver Rider • Waiver of Monthly Deductions Rider
Programs and services	• Dollar cost averaging • Automated Income Monitor • Owner-directed settlement options • Policy performance tracking	• Automated premium monitoring of Extended No-Lapse Guarantee Rider premium • Automated monitoring of Nationwide IUL Rewards Program premium



Please contact your financial professional if you have questions about Nationwide YourLife® Indexed UL Protector.

All individuals selling this product must be licensed insurance agents.

This material is not a recommendation to buy or sell a financial product or to adopt an investment strategy. Investors should discuss their specific situation with their financial professional.

Products include features that might be changed at the discretion of the insurer. You will be notified prior to any of these changes that affect your contract or policy.

All policy and rider guarantees, including optional benefits and any fixed subaccount crediting rates, are subject to the claims-paying ability of the issuing insurance company. They are not backed by the broker/dealer from which this policy is purchased, by the insurance agency from which this policy is purchased or any affiliates of those entities, and none of them make any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

To receive the Nationwide IUL Rewards Program benefit, premium payments must pass a required net accumulated premium test (premium paid minus any amounts taken as loans or partial surrenders) on designated dates. The required amount is set at policy issue and may change if policy changes are made. Testing dates of the required premium are monthly starting at the beginning of policy year 21. The 25% reduction in the cost of insurance (COI) rate is applied to the base policy each month the test is met. If the test is met on the 35th policy anniversary, testing continues as long as the policy is in force — with no further increase in the net accumulated premium required for the rewards program. If it is not met on the 35th policy anniversary, testing stops and no further COI reduction will be applied. The Nationwide IUL Rewards Program is not available if death benefit option 2 is or ever was elected.

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Keep in mind that, as an acceleration of the death benefit, the Acceleration of Life Insurance Death Benefit for Qualified Long-Term Care Services Rider II payout will reduce both the death benefit and cash surrender value. Make sure that life insurance needs will still be met even if the entire death benefit is accelerated by the rider payout. Costs for long-term care vary by person, and there is no guarantee that 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 that benefits will be used to pay for long-term care. The rider has an additional charge associated with it. A life insurance purchase should be based on the life policy and not optional riders or features. The cost of a rider could exceed the actual benefit paid under the rider.

This is a life insurance policy with a rider that accelerates the death benefit for qualified long-term care services. This is not a health insurance policy and is not subject to the minimum requirements of New York law pertaining to long-term care insurance, does not qualify for the New York State Long Term Care Partnership Program and is not a Medicare supplement policy. The policy is intended to be a qualified long-term care insurance contract for federal tax law only. Receipt of the accelerated benefits could affect eligibility for public assistance programs and might be taxable.

Nationwide and its representatives do not give legal or tax advice. An attorney or tax advisor should be consulted for answers to specific questions.

Life insurance is issued by Nationwide Life Insurance Company, Columbus, Ohio.

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