



Nationwide®



Variable Universal Life Protector II | Client guide

# Protect what you have and your plans for the future





# Tomorrow starts today

As the world continues to change, you are increasingly responsible for your own financial future. Now more than ever, you may need to take additional steps to protect it from the unexpected.

That's why we created Nationwide® Variable Universal Life (VUL) Protector II. It offers **flexible premiums**, death benefit protection, and investment opportunities with the potential to grow cash value.

Although the policy is designed for flexible premiums, it's important to adequately fund it to keep the policy in force and to help meet your needs — and those of your beneficiaries.<sup>1</sup>

## Important considerations

Be sure to choose a product that keeps up with your long-term life insurance needs, as well as changes in your personal situation — for example, marriage, birth of a child or retirement. Consider your objectives, time horizon and risk tolerance, as well as any associated costs, before investing. Market volatility can lead to the need for additional premiums in the policy.

Variable life insurance has fees and charges that include underlying investment option expenses and costs that vary based on sex, health, age and tobacco use.

### Flexible premiums

The option to change the timing and amount of premium you pay in response to your changing needs.

<sup>1</sup> Variable universal life insurance is subject to market volatility. Please keep in mind that if the premium is not paid as planned, the investment experience is less favorable than illustrated and/or loans and withdrawals are taken, additional premium may be required to keep the policy in force.

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## Details to keep in mind

The information regarding access to cash value assumes the contract qualifies as life insurance under Internal Revenue Code (IRC) Section 7702. Most distributions are taxed on a first-in/first-out basis as long as the contract remains in force and meets the non-MEC (modified endowment contract) definitions of IRC Section 7702A. But if it is a MEC, then any distributions you take from your policy will generally be taxable and subject to a 10% penalty tax if you're age 59½ or younger. If you choose to take loans or partial surrenders, the cash value and the death benefit payable to your beneficiaries will be reduced. Surrender charges may apply for early surrenders and partial surrenders. Surrenders could be subject to income tax.

# Finding your financial balance

You've taken steps to plan for your financial future, yet you might still be looking to grow your investments and plan for the unexpected.

Nationwide VUL Protector is a life insurance product with an option to allocate some or all of the premiums into variable investment options tied to the stock market. This policy is specifically designed to provide you guaranteed death benefit protection, plus cash value growth potential for your family's future.

A **variable** universal life insurance policy can offer your family members income tax-free **death benefit** proceeds — and in some instances, estate tax-free proceeds if properly structured — if something were to happen to you.<sup>2</sup> It also offers benefits you can access during your lifetime. If you're comfortable with market fluctuations, this type of policy could be for you.

## Variable

A rate of return that fluctuates with the variable investment options you choose, rather than remaining at a fixed rate as with some other types of life insurance.

## Death benefit

The money, typically income tax free, that your family members or other beneficiaries receive from your life insurance policy upon your death.

<sup>2</sup> Check with your legal or tax advisor about specific tax questions. Nationwide and its representatives do not give legal or tax advice.



# Meeting a variety of needs

Because it's life insurance, Nationwide VUL Protector II offers many benefits to help meet your needs:

## Taking care of loved ones

If you were to pass away unexpectedly, a VUL insurance policy could help make sure that your family had the resources to help:

- Maintain their standard of living by replacing your income
- Pay off mortgages or other debts
- Carry out education plans for your children

## Covering long-term care costs

Our Long-Term Care Rider can help you prepare for potential long-term care costs. The Accelerated Death Benefit for Terminal Illness (with no cost until the claim is approved) can help cover expenses for end-of-life care.

## Aiding legacy or estate planning

Using life insurance for **legacy or estate** planning can help you prepare to pass wealth on efficiently to loved ones or a favorite charity. Please contact a legal professional to help structure the policy for a charity.

## Providing supplemental income in retirement

Social Security benefits, pensions and other income sources might not be enough to maintain your lifestyle after you stop working. Variable universal life insurance can potentially build cash value that you can access for income.<sup>3</sup>

## Legacy or estate

The assets left by a person after death.

<sup>3</sup> Please keep in mind that loans and withdrawals from the policy's cash value might affect the death benefit and could require the payment of additional premiums.

## Tax advantages

- Income tax-free death benefits for your beneficiaries
- Tax-free cash value accumulation
- Income tax-free loans and withdrawals<sup>4</sup>
- No federal tax penalty for early withdrawal before age 59½<sup>5</sup>
- Tax-free exchanges between investment options

## Cash value growth potential

- Wide variety of investment options
- May help with future income needs

## Other advantages

- No contribution limits if the policy qualifies as life insurance (subject to underwriting limits)
- No fees for exchanges
- No minimum required distributions

## Options to customize and manage your policy

- Optional **riders** to customize your policy to fit your needs<sup>6</sup>
- Convenient services — such as information on policy performance and premium payments — to help you manage your policy

## Riders

Additional benefits that can be added to help customize the policy to meet your specific needs.

<sup>4</sup> Loans could be income tax free if Internal Revenue Code Section 7702 requirements are met. Loans and withdrawals might affect the death benefit, and additional premiums could be required to keep the policy in force.

<sup>5</sup> This assumes the policy is not a modified endowment contract. Be sure to check with your legal or tax advisor about specific tax questions; Nationwide and its representatives do not give legal or tax advice.

<sup>6</sup> Riders' availability varies by state, and they might be known by other names; they could include additional charges.

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## High-quality, cost-effective investment options

With Nationwide VUL Protector II, you can choose from a wide variety of rigorously evaluated **variable investment options**. These include low-cost options, and many feature brand-name money managers such as:



Our dedicated investment analysis team screens and monitors the variable investment options, so you can feel confident in your choices. You may select multiple variable investment options and change them at any time to tailor the policy to your needs. As with any variable investment, the performance is not guaranteed.<sup>7</sup>

The underlying variable investment options are not publicly traded mutual funds and are not available directly for purchase by the general public. They are available only through variable life insurance policies issued by the life insurance company.

### Variable investment options

These are also called subaccounts. Many separate investments are available within the policy. Performance of the variable investment options is not guaranteed. For a complete list of current fund partners, investment options and performance histories, please consult your financial professional.

<sup>7</sup> Keep in mind that the use of diversification and asset allocation as part of an overall investment strategy does not ensure a profit or protect against loss in a declining market. Investment options offered in the Nationwide VUL Protector II are subject to change.





# Meet Naomi

## CASE STUDY

Naomi works with her financial professional to select investment options within her Nationwide VUL Protector II policy that align with her goals, risk tolerance and fund manager preferences.

- She selects 4 investment options and decides to invest an equal percentage of her premium in each
- At any time, she can change her selection and the percentage of premium invested in each
- Every 3 months, she receives a statement that shows the performance for all of the investment options she has selected

*This is a hypothetical scenario. Actual results may vary.*

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## Reward yourself

The **Nationwide VUL Rewards Program**<sup>®</sup> can help lower the cost of your policy. To be eligible for the program, death benefit option 1 must be elected at the time the policy is issued and never changed, and a **net accumulated premium test** must be satisfied. We'll tell you the amount when the policy is issued (in most cases, it's less than the illustrated premium you initially plan to pay).

This program's testing and benefits begin at the start of policy year 21. Each month your net accumulated premium satisfies the test, we reduce your base policy's monthly cost of insurance rate by 25%.<sup>8</sup>

Even if you don't qualify in a particular month, we continue to test your net accumulated premium monthly (in policy years 21 to 35) to give you more opportunities to qualify— and when you do, we automatically apply the rate reduction to your policy.

### Nationwide VUL Rewards Program

A program to reward policyholders for meeting eligibility requirements. It guarantees a 25% reduction in the monthly cost of insurance charges if the eligibility requirement (net accumulated premium test) is satisfied.

### Net accumulated premium test

The total premium (minus any policy loans, unpaid loan interest charged and partial withdrawals) must equal or exceed the amount required to satisfy the test. See the illustration for the amount required to satisfy the test; it could change if changes are made to the policy.

<sup>8</sup> If needed, you can catch up on the premium payments required for the program with no interest charges. If the net accumulated premium test is satisfied at the start of policy year 35, testing will continue using the test amount as of that date. If the test isn't satisfied at the start of policy year 35, testing will end and no further reductions will be given. If policy changes are made, the net accumulated premium test amount may change. The Nationwide VUL Rewards Program is available only if death benefit option 1 is elected at the time the policy is issued and never changed. Your Nationwide VUL Rewards Program status is reported in the policy's annual statement. Guarantees are subject to the claims-paying ability of the issuing life insurance company.





# Meet Joe

## CASE STUDY

Joe is 40 when his Nationwide VUL Protector II policy for a \$100,000 life insurance benefit is issued with no optional riders. His illustrated annual premium is \$1,000, and the Nationwide VUL Rewards Program net accumulated premium requirement is \$900 per year.

- Joe pays his \$1,000 premium on time each year for 20 years with no policy loans or partial surrenders, thus meeting the requirements
- At the start of policy year 21, his monthly cost of insurance charges are reduced by 25%
- Every month that his premium payments (minus any loans and partial surrenders) satisfy the net accumulated premium test, Joe will receive a 25% reduction in the base policy's cost of insurance rate

*This is a hypothetical scenario. Actual results may vary.*

# Customizing your policy with optional riders

## Extended No-Lapse Guarantee Rider

A primary reason for buying life insurance is to make sure it's there for your loved ones in case something happens to you. The Extended No-Lapse Guarantee (ENLG) Rider can help by adding an extra measure of security at a low cost. It keeps your policy from lapsing, regardless of the policy's net cash value.<sup>9</sup>

The ENLG Rider is guaranteed until age 120 and covers 100% of the total specified coverage amount stated in your policy.

Because the Nationwide VUL Protector II is a universal life policy, you have the option of changing the timing and amount of premium payments. Our ENLG Rider comes with Automated Premium Monitor to keep you informed of where you stand in terms of paying the required premium so this important guarantee is protected.<sup>10</sup>

## Nationwide Long-Term Care Rider II plus the Nationwide Care Guide Network<sup>®</sup>

There's a good chance that you will need some long-term care services in your lifetime,<sup>11</sup> and the Nationwide Long-Term Care (LTC) Rider II can help you plan to reduce the potential impact of related expenses on your family and finances.

The Nationwide LTC Rider II allows you to use your policy's death benefit to cover long-term care expenses if you become chronically ill or cognitively impaired. Because our Nationwide LTC Rider II is a cash indemnity benefit, it gives you the flexibility to use the money as you see fit. That means you may use your benefit to pay for licensed professionals or, if you prefer, pay less expensive informal caregivers or family members to provide your care. Whatever your unique needs, you can choose a type of care that is familiar and comfortable for you.<sup>12</sup>

<sup>9</sup> Any change to your policy — such as taking loans or partial surrenders or making changes to the amount of coverage or the riders — will impact the death benefit. The Extended No-Lapse Guarantee Rider is intended to protect the death benefit as long as you pay the premiums as originally planned and manage the policy as illustrated.

<sup>10</sup> Guarantees are subject to the claims-paying ability of the issuing insurance company.

<sup>11</sup> "What is Long-Term Care (LTC) and Who Needs It?," Administration for Community Living: U.S. Department of Health and Human Services.

<sup>12</sup> Keep in mind that as an acceleration of the death benefit, the Nationwide Long-Term Care Rider II payout will reduce both the death benefit and cash surrender value. Make sure your life insurance needs would continue to be met even if the rider pays out in full. Costs for long-term care vary by person, and there is no guarantee that the rider will cover all long-term care costs. Limitations and exclusions apply. 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. In states where the Nationwide Long-Term Care Rider II is not yet approved, our original Long-Term Care Rider is available. The maximum lifetime LTC benefit is equal to the lesser of the then-current 1) LTC rider specified amount, or 2) the base policy specified amount minus any indebtedness.



Once your claim is approved, our Nationwide LTC Rider II gives you the opportunity to:

- Select licensed facility or customized care choices, such as adult care for the elderly
- Receive care at home in a familiar setting with those you know, including care from your immediate family members
- Have 100% of your monthly cash benefit available
- Use your monthly cash benefit without policy restrictions and without the need to submit monthly bills or receipts once the claim is established (bills and receipts are required to establish a claim)
- Help protect assets and income sources from depletion
- Receive care outside of the U.S. and still access 100% of your available monthly long-term care benefit<sup>13</sup>
- Pass a legacy on to your beneficiaries if you don't need the funds for long-term health care expenses

The Nationwide Caregiver Advocate is a long-term care resource referral service for policyowners who have purchased the Nationwide LTC Rider II and their immediate family members. Whether the need is for simple household services, home care or relocation services, the Nationwide Care Guide Network offers provider referrals in your geographic area based on your long-term care needs.<sup>14</sup>

<sup>13</sup> The insured is not required to return to the United States for certification if they are receiving qualified long-term care services outside of the United States, its territories or possessions. However, the licensed health care practitioner providing the certification must be licensed to practice in the United States, its territories or possessions and operating within the scope of his or her license.

<sup>14</sup> The company that currently provides professional consultation services through the Nationwide Care Guide Network is a member of the Aging Life Care Association. This service provider is not affiliated with Nationwide Life and Annuity Insurance Company or its subsidiaries. The service provider and the Nationwide Care Guide Network may be changed or discontinued at any time.

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## Optional riders available with Nationwide VUL Protector II<sup>15</sup>

### Extended No-Lapse Guarantee

This rider can extend your death benefit guarantee up to age 120.

### Long-Term Care

This rider accelerates your death benefit to help pay for long-term care expenses (see Page 12 for specific details).

### Overloan Lapse Protection

This rider helps to protect heavily loaned policies from lapsing.

### Premium Waiver

This rider credits a monthly premium to your policy in case the insured becomes disabled.

### Waiver of Monthly Deductions

If the insured becomes disabled, this rider pays all monthly deductions, so it will cost less on a monthly basis to keep the policy in force.

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## Accessing your death benefit while living

With our suite of living access benefits, we provide additional protection that can help you face unexpected events in the future:

Chronic Illness Benefit	Critical Illness Benefit	Terminal Illness Benefit
Available if you can't care for yourself and need significant help	Available if you experience a specific, serious health event	Available if your prognosis includes passing away within the next year

These features are automatically included<sup>16</sup> and don't increase your premium or have charges unless you use them. If you do, the amount you receive will reduce your death benefit.<sup>17</sup> It's important to know that the death benefit is reduced by more than the amount you receive.

Keep in mind that, as an acceleration of the death benefit, exercising the Chronic Illness Rider or the Critical Illness Rider payout will reduce both the death benefit and cash surrender value by an amount greater than one dollar for every dollar paid. Make sure life insurance needs will still be met, even if the rider pays out in full. Though riders that customize a policy to fit individual needs usually carry an additional charge, neither the Chronic Illness Rider, the Critical Illness Rider nor the Terminal Illness Rider has an initial cost or upfront monthly charge when any is included in the policy; however, a cost is incurred if and when the rider is exercised and policy cash values, death benefits and other policy values are reduced. A life insurance purchase should be based on the life policy and not solely on riders or features.

<sup>15</sup> Riders that customize a policy to fit individual needs usually carry an additional charge. Rider availability varies by state, and riders could be known by other names. Limitations and exclusions apply to our riders, and eligibility requirements must be met to qualify for rider benefits. Please see the contract or product prospectus, or ask your financial professional for details.

<sup>16</sup> The features are limited to certain products and ages and by other factors. Talk to your financial professional about availability.

<sup>17</sup> In addition to a death benefit reduction, other policy values will be reduced. The chronic illness, critical illness or terminal illness benefit paid will be reduced to pay due and unpaid premium or charges. Additionally, a pro rata portion of the payment will be applied as a policy loan payment if there is any outstanding indebtedness.

# Reviewing your policy details

It's important to stay in control of your finances, so we offer a comprehensive set of services to help you do just that — at no additional charge. The services can help you access and understand information about your Nationwide VUL Protector II policy throughout the life of the contract.



## Get the most out of your premiums

### Dollar cost averaging

Dollar cost averaging (DCA) is a strategy of purchasing investments in fixed dollar amounts at scheduled intervals, rather than all at once, with the goal of lowering the average cost per share over time.<sup>18</sup>

### Enhanced dollar cost averaging

Enhanced dollar cost averaging provides benefits similar to DCA as well as paying a higher interest rate on premium that has not yet been transferred; the difference is that it's available only with your initial premium when the policy is issued.

### Asset rebalancing

This tool automatically reallocates the cash value in your selected variable investment options to match the investment mix you originally selected. For example, if you originally invested 50% in option A and 50% in option B, over time the balance might change when the options grow at different paces. Rebalancing restores the assets in these two options to 50% each.<sup>19</sup>

### Directed monthly deduction

This option allows monthly cost of insurance charges to be deducted from the fixed account and any of the subaccounts instead of all investment options to help maximize the opportunity for growth potential.

<sup>18</sup> Only transfers from the policy's fixed or money market accounts are available with DCA.

<sup>19</sup> Dollar cost averaging, enhanced dollar cost averaging and asset rebalancing do not ensure a profit and do not guarantee against a loss in a declining market.



## Keep an eye on your performance

### Rate of return

With Nationwide, you will have convenient online access to the rate of return (ROR) on each variable investment option you select in your policy, as well as an aggregate ROR that includes your investments in the variable, fixed and long-term fixed options. The information is updated with every financial transaction.

### Annual and quarterly statements

At the end of the policy year, you will receive an annual statement with key policy information and your status on the Nationwide VUL Rewards Program and the Extended No-Lapse Guarantee Rider (if you elect this rider). Every 3 months, you will also receive a statement listing all the financial activity in your policy. It's an extra step, also available online, to help you manage your policy more closely.

### In-force illustrations

When you purchase your policy, you will receive an illustration which gives you a view of how your policy can perform. After the first year, and even for years into the future, your financial professional can generate updated illustrations.



## Automate your policy to work for you

### Automated Premium Monitor

The Extended No-Lapse Guarantee Rider requires the timely payment of a specific amount of premium to be sure the death benefit guarantee is there when you need it, no matter what amount of cash value you have in the policy.<sup>20</sup> Automated Premium Monitor tells you whether your premium payments are on track to ensure the guarantee and, if you need to catch up, how much premium is needed and when.

We also monitor the status of your net accumulated premium payments for the Nationwide VUL Rewards Program. In both cases, our built-in monitoring works hard to keep you informed so you can stay on track for these important policy benefits.

### Automated Income Monitor

If you plan to tap into your policy for income, this service makes it easy to select how to draw that income from your policy.<sup>21</sup> Keep in mind, taking withdrawals from your policy will reduce its cash value and may increase the chance it will lapse. If you plan to rely heavily on your policy for income, you might want to consider using our Overloan Lapse Protection Rider to help protect your policy from lapsing.<sup>22</sup>

<sup>20</sup> Guarantees are subject to the claims-paying ability of the issuing insurer.

<sup>21</sup> With Automated Income Monitor, selecting the dollar amount of withdrawals will influence their duration (how long they last). Likewise, selecting a duration will influence the amount of the withdrawal.

<sup>22</sup> The Overloan Lapse Protection Rider can be invoked if the net surrender value is substantially depleted by loans. Using the rider depends on your age and other conditions, and once invoked, it stops withdrawals and loans to help keep your policy from lapsing. Because it is a rider, a charge applies, but not until you invoke it. Consult a tax advisor about the tax risks associated with invoking this rider, as its tax consequences have not been ruled on by the IRS or the courts.



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## Other things to keep in mind

Variable universal life insurance has fees and charges associated with it that include:

- **Premium** charges (including sales charges)
- Monthly deductions that vary based on characteristics such as sex, health, age and tobacco use; the deductions include charges for optional riders, costs of insurance and administrative fees
- Surrender charges (if you choose to cancel your policy)
- Underlying fund charges and expenses

Your premiums help cover these costs and are based on your individual characteristics, needs and goals. You decide how often you want to pay — annually, semiannually, quarterly or monthly — and we bill you for the premium amount needed.<sup>23</sup>

### Minimum monthly payment guarantee

As long as the total premiums you pay (minus any policy loans, unpaid loan interest charged and partial withdrawals) are greater than the total minimum monthly premiums on a **policy monthiversary**, the policy will not **lapse** during the first 20 years (or sooner for older issue ages). See your illustration for the amount required to satisfy the test (this amount could adjust if changes are made to the policy). The guarantee holds true even if the cash surrender value declines to \$0 or less, you miss a payment, or your policy's investment experience is unfavorable. With this guarantee in place, you can be confident that your policy will remain in force so you will be able to use it and its tax advantages — and your beneficiaries will receive the death benefit if you were to pass away during this period. We will inform you if your policy is at risk of lapsing, and if so, what's needed to keep it in force.

#### Premium

The amount you pay to the insurance company on a periodic basis (usually monthly, quarterly or annually).

#### Policy monthiversary

The day of the month your policy was issued. If your policy was issued on April 5, then the 5th of every month is your policy monthiversary.

#### Lapse

A lack of coverage when the cash surrender value is not sufficient to pay policy charges. The coverage can be reinstated under certain conditions.

<sup>23</sup> Refer to the product prospectus for specific costs that apply to this policy.

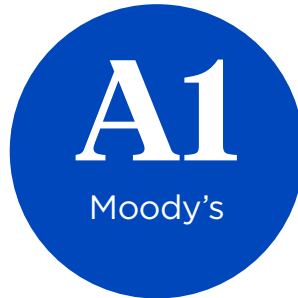
# Relying on Nationwide®

We're a strong and stable company with nearly a century of experience, and we're focused on helping you protect what matters most. With our long-term approach to investing and our highly diversified business portfolio, we're committed to being there for our members, partners and communities, both now and in the future.

When considering where to purchase life insurance to protect your financial future, it's important to align with a company that is strong, stable and established. Nationwide has excellent financial ratings and a member focus that puts customers first.



received: 10/17/02;  
affirmed: 12/1/22



received: 3/10/09;  
affirmed: 5/27/20



received: 12/22/08;  
affirmed: 5/16/23

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 updated only 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. They should not be considered a recommendation of specific policy provisions, rates, or services of Nationwide Life Insurance Company and Nationwide Life and Annuity Insurance Company.



## Taking your next steps

Talk to your financial professional and let Nationwide VUL Protector II help you plan for your financial future with confidence.



**Nationwide®**  
is on your side

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

Approval for coverage under the life insurance policy and attached rider is subject to underwriting and may require a medical exam.

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, nor 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 II 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 that benefits will be used to pay for long-term care.

The Long-Term Care Rider II 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 may exceed the actual benefit paid under the rider. Nationwide pays benefits to the policyowner.

The amount of tax-free LTC benefits that may be received, cumulative of all LTC policies owned on an individual insured, is the greater of the HIPAA per diem in effect for the given year of claim or actual LTC costs incurred. Any amounts collected in excess of this formula will be taxed as ordinary income. Nationwide and its representatives do not give tax advice, so please consult your attorney or tax advisor for answers to specific questions.

The Long-Term Care Rider II is not available in all states. In states where it is not yet approved, our original Long-Term Care Rider is available. The Long-Term Care Rider II does have exclusions, limitations, reductions of benefits and terms under which the rider may be continued in force or discontinued. For more details on cost and coverage options, contact your financial professional.

Your coverage under the Long-Term Care Rider II is guaranteed renewable. This means that Nationwide will not unilaterally cancel or reduce coverage under this rider. Unless you request termination of this rider, it will remain in force as long as the policy remains in force. Your monthly LTC Rider charge rate cannot increase beyond the maximum stated in your policy. However, Nationwide has the right to increase your current monthly LTC Rider charge rate, up to the guaranteed maximum monthly LTC Rider charge rate. Any change in the current monthly LTC Rider charge rate will be on a uniform basis for insureds of the same sex, issue age, product, rate type and rate class whose policies have been in force for the same duration.

The financial professional or company may contact you in response to your request for additional information.

The information contained herein was prepared to support the promotion, marketing and/or sale of life insurance contracts, annuity contracts and/or other products and services provided by Nationwide Life and Annuity Insurance Company

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.

All individuals selling this product must be licensed insurance agents and registered representatives of a broker/dealer.

This product is issued by Nationwide Life and Annuity Insurance Company, Columbus, Ohio. The general distributor is Nationwide Investment Services Corporation, member FINRA, Columbus, Ohio. Guarantees are subject to the claims-paying ability of the issuing life insurance company.

**Variable products are sold by prospectus. Carefully consider the investment objectives, risks, charges and expenses. The product and underlying fund prospectuses contain this and other important information. Investors should read them carefully before investing. To request a product prospectus, visit [prospectus.nationwide.com/VULProtector](https://prospectus.nationwide.com/VULProtector) or call 1-800-848-6331.**

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