

Nationwide® Guaranteed Level Term life insurance

Insurance you know — with a little more

Nationwide® Guaranteed Level Term life insurance provides affordable coverage for a specific time period, normally 10, 15, 20 or 30 years, plus it includes the following features:



Living Access Benefits

More than just life insurance



Nationwide Intelligent Underwriting

A more efficient underwriting process



Conversion privileges

Flexibility to convert to permanent coverage



Living Access Benefits

When we think of life insurance, we usually think of the protection it can create in the future. While the main purpose of life insurance is the death benefit, at Nationwide, we automatically offer other features on most of our products that can help you face unexpected future events.

- **Critical:** Allows you to request a portion of the death benefit early if you experience a critical illness such as a heart attack or cancer¹
- **Chronic:** Allows you to request a portion of the death benefit early if you're diagnosed with a permanent chronic illness¹
- **Terminal:** Allows you to request a portion of the death benefit early if you're diagnosed with a terminal illness



Nationwide Intelligent Underwriting

We offer a simpler approach to getting you the life insurance coverage you need to protect your family members. In this process, you'll complete a brief paper or online application; an interview to provide your personal and medical history; and a Quick Check exam, which is an abbreviated paramedical exam.

We make our life insurance application process easier for you by:

- Limiting the amount of paperwork
- Eliminating the need to talk about your medical history with your insurance professional
- Shortening the time to receive an underwriting decision

¹ The critical and chronic illness benefits are not available on 10-year term policies and after age 55.



Term conversion privileges

Term insurance from Nationwide can help you get permanent life insurance protection if your needs ever change — our term policies and riders offer conversion privileges to any Nationwide permanent product.² This guarantees that you may continue your coverage with permanent insurance. Here are a few things to note:

- An application will need to be submitted, but no evidence of insurability is required
- The converted policy premium is based on your attained age, and the new policy will be issued at the risk class of the original term policy or rider
- If the original policy's rate class is not available on the new policy, you will receive the next best rate class offered in the new product



Contact your insurance professional to learn more or visit nationwide.com/TermLife.

Nationwide is built on a promise to care for you and the community

In 1926, Nationwide began as a small insurer helping farmers get the best value for car insurance. Today we're one of America's most diversified financial services organizations. We're a big Fortune 100 company, but we've never acted like one. At heart, we know we're in the business of protecting people and the things they care about most.

Because we don't have shareholders, we can allocate our financial and human resources in ways many other companies can't. We combine philanthropy, workplace giving and volunteerism to make a powerful impact, and we focus our efforts on important priorities such as emergencies, basic needs and crisis stabilization.

Meet our national partners



American Red Cross

American Red Cross

Nationwide and the American Red Cross have partnered for more than 75 years around a common purpose of helping communities through blood donation and disaster relief.



Feeding America

Our hunger relief efforts began in 1981 and today, through our partnership with Feeding America, our associates collect funds and goods, and volunteer to benefit member food banks and other hunger relief agencies across the country.



Nationwide Children's Hospital

Children's well-being is at the heart of Nationwide's mission to protect what's most important.



United Way

Nationwide has a long-standing partnership with United Way to help meet needs in the community, extending back to the early 1950s.

² You can convert your Nationwide term policy to any permanent product except for Nationwide CareMatters® II and Nationwide Survivorship Indexed Universal Life.

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This material is not a recommendation to buy, sell, hold or roll over any asset, adopt an investment strategy, retain a specific investment manager or use a particular account type. It does not take into account the specific investment objectives, tax and financial condition, or particular needs of any specific person. Investors should discuss their specific situation with their financial professional.

Keep in mind that, as an acceleration of the death benefit, exercising the Chronic Illness Rider, the Critical Illness Rider or the Terminal Illness Rider payout will reduce the death benefit 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 have an initial cost or upfront monthly charge when included in the policy; however, a cost is incurred if and when the rider is exercised, and policy, 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.

The Chronic Illness, Critical Illness or Terminal Illness Benefit paid will be reduced to pay due and unpaid premium or charges.

Neither Nationwide nor its associates provide tax or legal advice. Benefits may be taxable under certain circumstances. Clients should consult with their tax and legal advisors about their specific situation.

When choosing a product, make sure that life insurance needs are met. Because personal situations may change (e.g., marriage, birth of a child or job promotion), so can life insurance needs. Care should be taken to ensure that these strategies and products are appropriate. Associated costs, as well as personal and financial objectives, time horizons and risk tolerance, should all be weighed before purchasing a product. Life insurance has fees and charges associated with it that include costs of insurance, which vary based on characteristics of the insured such as sex, health, age and tobacco use; and additional charges for riders that customize a policy to fit individual needs.

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, or by any of their affiliates, and none of them makes any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

Products issued by Nationwide Life Insurance Company or Nationwide Life and Annuity Insurance Company, Columbus, Ohio.

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