

Nationwide YourLife[®] Guaranteed Level Term

PRODUCT BASICS

Product type	Term life insurance offering 10-, 15-, 20- and 30-year term options
Target market	Nationwide YourLife Guaranteed Level Term is generally a good fit for young families looking for affordable protection. These clients need a solution that can help them cover major expenses — mortgage payoff, income replacement or college. Ideally, they want a product that can change as their needs change.
Issue ages <i>(Age nearest birthday)</i>	10-year term: 18 - 70 15-year term: 18 - 65 20-year term: 18 - 65 30-year term: Males: 18 - 50 / Females: 18 - 55
Underwriting classes	Nontobacco Preferred Plus Tobacco Preferred Nontobacco Preferred Tobacco Standard Nontobacco Standard
Specified amount	\$100,000 minimum
Death benefit	The death benefit is a level amount. It pays a benefit when the insured dies. Based on the specific situation, you can help determine the policy type and length that is most suited to your client. Once the policy length is determined, Nationwide YourLife Guaranteed Level Term offers your client a guaranteed level premium that will not increase for the duration of the term. At the end of the term, through age 95, premiums will increase annually.
Conversion periods	During the periods outlined below, a Nationwide YourLife Guaranteed Level Term policy may be converted to a permanent life insurance policy without evidence of insurability. Conversion is allowed before attained age 65. 10-year term: first 10 policy years 15-year term: first 15 policy years 20-year term: first 20 policy years 30-year term: first 20 policy years Spouse rider: the same number of years as the policy it's attached to



ACCESS & CHARGES

Charges and costs	<p>An annual fee is included in the premium, so the policyholder will not receive additional bills. If the premium is paid semiannually, quarterly or monthly, the policyholder will pay an additional administrative fee for handling these additional premiums and interest costs.</p> <p>Annual policy fee: \$75, noncommissionable, for all specified amounts</p> <p>Modal premium factors applied to annual premium:</p> <p>Semiannual: 0.520</p> <p>Quarterly: 0.265</p> <p>Monthly EFT: 0.089</p>
Surrender charges	Not applicable
Partial surrenders	Not applicable
Loans	Not applicable

ADDITIONAL FEATURES

Riders and benefits	<p>Accelerated Death Benefit available based on issue state approval</p> <p>Children's Term Insurance</p> <p>Spouse</p> <p>Waiver of Premium Disability</p>
Special offerings	<p>Owner-directed settlement options</p> <p>Wellness credits</p>
Policy management services	<p>Late premium payment alerts</p> <p>Lapse pending emails for producers</p> <p>Express claims process</p> <p>EFT available for all payment modes</p>



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

Guarantees are subject to the claims-paying ability of the issuing insurance company.

Be sure to choose a product that meets long-term life insurance needs, especially if personal situations change — for example, marriage, birth of a child or job promotion. Weigh the costs of the policy, and understand that life insurance has fees and charges that vary with sex, health, age and tobacco use. Riders that customize a policy to fit individual needs usually carry an additional charge.

Life insurance is underwritten by Nationwide Life Insurance Company or Nationwide Life and Annuity Insurance Company, Columbus, Ohio.

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