

Nationwide® IUL Accumulator II 2020



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Cap and participation rate increase

Effective October 15, 2023

It's coming up on the end of the year! If you want to deliver more growth potential to your clients, we have some good news regarding **Nationwide® IUL Accumulator II 2020**. Effective October 15, 2023, we are increasing the cap rate on every capped indexed interest strategy. The participation rates for our volatility control strategies are increasing as well!

Important dates

September 16, 2023	New premiums received on or after this date will receive the new rates
September 22, 2023	Life illustration software will be updated with new cap rates, participation rates (par rates) and new maximum illustrative rates
October 15, 2023	Segments created on this date will receive the new rates, including new premium, transfers (including DCA) and reallocations of matured segments

Rate Increases

Nationwide® IUL Accumulator II 2020

All 1-year indexed interest strategies

	Old cap rate	New cap rate	New maximum illustrative rate
Multi-Index Monthly Average	10.25%	11.50%	6.28%
Multi-Index Monthly Average High Cap <i>(Current indexed strategy charge is 1%)</i>	14.75%	17.00%	7.35%
S&P 500® Point-to-Point	9.50%	10.00%	6.28%
S&P 500® Point-to-Point High Cap <i>(Current indexed strategy charge is 1%)</i>	12.50%	12.75%	7.35%
	Old par rate	New par rate	
J.P. Morgan Mercury SM Plus <i>(Current fixed credit is 0.60%)</i>	155%	170%	5.61%
BNPP Global H-Factor® Plus <i>(Current fixed credit is 0.60%)</i>	195%	215%	5.61%
J.P. Morgan Mercury SM High Par	175%	190%	6.28%
BNPP Global H-Factor® High Par	220%	240%	6.28%
J.P. Morgan Mercury SM High Par Select <i>(Current indexed strategy charge is 1%)</i>	215%	230%	7.35%
BNPP Global H-Factor® High Par Select <i>(Current indexed strategy charge is 1%)</i>	270%	290%	7.35%



Thank you for choosing Nationwide.
Contact your Nationwide wholesaler to finish 2023 strong.



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High Participation Rate Indexed Interest Strategies generally offer greater Participation Rates than the Plus Indexed Interest Strategies in exchange for not offering the Non-Guaranteed Index Segment Maturity Value Credit Rate. There is no guarantee that selecting a High Participation Rate Indexed Interest Strategy will result in greater interest crediting or that any interest will be credited for a particular Index Segment.

High Participation Select Indexed Interest Strategies generally offer greater Participation Rates than the High Participation Rate Indexed Interest Strategies in exchange for an indexed strategy charge deducted at the time an Index Segment is created. There is no guarantee that selecting a High Participation Rate Select Indexed Interest Strategy will result in greater interest crediting or that any interest will be credited for a particular Index Segment.

Volatility control indexed interest strategies use reference indexes that attempt to limit reference index performance highs and lows, which generally allows Nationwide to offer greater participation rates than are offered with other indexed interest strategies. There is no guarantee that selecting a volatility control indexed interest strategy will result in greater interest crediting than indexed interest strategies that do not use a volatility control reference index or that any interest will be credited for a particular index segment.

All of the offered volatility control reference indices are calculated on an excess return basis. Excess return Reference Indexes deduct a notional risk-free rate of return (such as the 3-month U.S. Treasury rate) in calculating reported performance. Some Reference Indexes also deduct a notional administrative charge in calculating Reference Index performance. Deductions made by a Reference Index in the calculation of its performance will reduce the potential positive change in the Reference Index performance and increase the potential negative change in the Reference Index performance used in the interest crediting formulas.

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FLM-1620AO (09/23)