

Nationwide® IUL Accumulator II 2020

# Increasing product potential for your clients

Recent enhancements to our Nationwide® Indexed Universal Life (IUL) Accumulator II 2020 could help not only your clients, but also your business.

To show our continued commitment to our partnerships, we're increasing the target premiums across the board for new policies by a range of 5% to 18% (the amount will vary by sex and age).

See the difference in the target premium available on the enhanced Nationwide IUL Accumulator II 2020 vs. what's currently offered:

## Percentage increase in target premiums by sex and age

	Younger than 35	35-54	55-59	60	61	62	63	64	65	Older than 65
Male	10%	5%	8%	10%	10%	10.8%	13.1%	15.5%	17.9%	17.9%
Female	10%	5%	8%	10%	11.1%	12.8%	14.5%	16.2%	17.9%	17.9%

## For example



**Male, 55**

- Preferred
- Nonsmoker
- \$500,000 face amount

ORIGINAL TARGET	NEW TARGET	INCREASE
\$14,847	\$16,034	\$1,187



**Female, 55**

- Preferred
- Nonsmoker
- \$500,000 face amount

ORIGINAL TARGET	NEW TARGET	INCREASE
\$11,921	\$12,875	\$954



Contact your Nationwide representative to learn more about target premium and other product enhancements.

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**State availability:** Nationwide IUL Accumulator II 2020 and the enhancements are not available in New York, Montana, U.S. Virgin Islands and Puerto Rico.

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.

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. Past performance of an index is not an indicator of future crediting rates.

Life insurance is issued by Nationwide Life Insurance Company or Nationwide Life and Annuity Insurance Company, Columbus, Ohio. Guarantees are subject to the claims-paying ability of the issuing insurer.

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FLM-1521AO (04/22)