Announcing Nationwide YourLife® No-Lapse Guarantee SUL II

Nationwide YourLife No-Lapse Guarantee SUL II, a new solution for estate planning needs, is launching on March 7, 2011. It's approved for sale in all states except for Puerto Rico and the Virgin Islands. You can find full details on the product in our audio presentation.

We believe in offering clients guaranteed life insurance solutions. With the addition of the new SUL II, we now have no-lapse guarantee options on both individual and joint-life products. Please remember that all protections and guarantees are subject to the claims-paying ability of the company that issues the policy.

Product background

The new SUL II replaces our current SUL product. Because of changing economic conditions, increasing costs of capital and competitive pressures, pricing is higher on the new product. It's important to keep in mind, though, that SUL II continues to offer guaranteed permanent protection, and the updated design of the product includes several new, attractive features for both you and your clients.

New features

- Preferred Plus Nontobacco underwriting category
- Supplemental coverage that helps clients get the coverage they need at a price they can afford
- Graduated premiums give clients the option to pay less in years 1 to 10 of the policy, with higher premiums thereafter
- Rolling targets are available on SUL II

Questions and additional information

For more information about the new Nationwide YourLife No-Lapse Guarantee SUL II, please read the producer guide or contact us at the phone numbers listed below.

Independent Dealers: 1-800-321-6064
Financial Institutions: 1-800-893-5399
Wirehouses and Regionals: 1-800-720-1511
Nationwide Financial Network®: 1-877-223-0795
Brokerage General Agents (BGAs): 1-888-767-7373

Transitioning from SUL to SUL II
As the new SUL II launches, you have options for how to issue pending SUL cases.

If your cases meet the following conditions, you can choose to issue them under the old product or the new product.

- The application was signed no later than 60 calendar days after the launch date (May 7, 2011)
- The application was received at Nationwide's home office within 90 calendar days of the launch date (June 7, 2011)