



Introducing Nationwide YourLife® Indexed UL - Now available in NY

The wait is over! Nationwide YourLife Indexed UL, a fixed life product offering index-linked cash value accumulation with a guaranteed floor rate, is now available. In addition to providing death benefit protection for your clients' families, it also offers a more balanced approach to planning with:

- A way to help clients maximize their potential for growth and minimize the impact of market losses with a 12%* cap rate (current) and a 0% floor (current and guaranteed)
- One of the most competitive current participation rates in the industry - 140%* - giving your clients more potential for growth (60% guaranteed)
- An indexed interest crediting strategy that uses a blended average of three indexes - the S&P 500®, the NASDAQ-100®, the Dow Jones Industrial AverageSM - which are weighted so your clients always benefit more from the better performing indexes
- A one-year monthly average interest crediting strategy can potentially help smooth market volatility
- Competitive underwriting - including simplified issue and guaranteed issue for corporate-owned and corporate-sponsored arrangements - helps you get the case sold

Nationwide YourLife Indexed UL is currently being filed in all states, except Puerto Rico. The product is not yet approved in AR, AZ, CA, CT, DC, DE, ND, OR, VI or MT.

Want to know more?

To learn more about Nationwide YourLife Indexed UL, check out our client-approved video at <http://www.nationwide.com/bga> or [read more](#) about the product details. And please feel free to call either your Nationwide® representative or 1-888-767-7373 with any questions you might have.

*Subject to change.

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

As your client's personal situations change (i.e., marriage, birth of a child or job promotion), so will their life insurance needs. Care should be taken to ensure these strategies and products are suitable for their long-term life insurance needs. Clients should weigh their objectives and time horizon as well as any associated costs before making a purchasing decision. Life insurance has fees and charges associated with it that include costs of insurance that vary with such characteristics of the insured as sex, health and age and additional charges for riders that customize a policy to fit your client's individual needs.

Indexed universal life insurance policies are not stock market investments, do not directly participate in any

stock or equity investments and do not receive dividend or capital gains participation. Past index performance is no indication of future crediting rates. Also, be aware that interest crediting fluctuations can lead to the need for additional premium in your client's policy.

As with most indexed universal life policies, the cash value is determined by the sum of premiums paid net of any loads, deductions of policy charges, plus interest credited. Policy charges are deducted monthly and include a flat administrative fee.

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

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