

How your policy works

Nationwide Survivorship IUL gives you access to the accumulated value of your policy when you need it most, and it offers a death benefit to help protect your loved ones after the second insured passes away. Here's how it works:



⁸ Policy fees and charges are deducted even if premium payments are stopped. The estimated amount of policy charges for the coming year (called the minimum required fixed interest strategy allocation or MRFISA) is automatically held in the fixed interest strategy. Monthly policy charges are deducted from the MRFISA amount within the fixed interest strategy throughout the year. The MRFISA amount is spelled out in your policy and annual statement. Only accumulated value and premium in excess of the MRFISA amount can be directed to the indexed interest strategies for potential growth.



Nationwide[®]
is on your side

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

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.

The insurance professional or company may contact you in response to your request for additional information.

The information contained herein was prepared to support the promotion, marketing and/or sale of life insurance contracts, annuity contracts and/or other products and services provided by Nationwide Life and Annuity Insurance Company.

This policy allows for flexible premium payments, but it's important to adequately fund it to keep it in force and to help meet your needs and those of your beneficiaries.

Survivorship 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 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 policy.

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.

All guarantees and benefits of the insurance policy are backed by the claims-paying ability of the issuing insurance company. They are not backed by the broker/dealer and/or insurance agency selling the policy, or by any of their affiliates, and none of them make any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

The Long-Term Care Rider on survivorship has exclusions, limitations, reductions of benefits and terms under which the rider may be continued in force or discontinued. For more details on cost and coverage options, contact your financial professional.

Your coverage under the Long-Term Care Rider on survivorship is guaranteed renewable. This means Nationwide will not unilaterally cancel or reduce coverage under this rider. Unless you request termination of this rider, it will remain in force as long as the policy remains in force. Your monthly Long-Term Care Rider on survivorship charge rate cannot increase beyond the maximums stated in your policy. However, Nationwide has the right to increase your current monthly Long-Term Care Rider on survivorship charge rates, up to the guaranteed maximum monthly Long-Term Care Rider on survivorship charge rate. Any change in the current monthly Long-Term Care Rider on survivorship charge rate will be on a uniform basis for insureds of the same sex, issue age, product, rate type and rate class whose policies have been in force for the same duration.

The S&P 500 and Dow Jones Industrial Average are products of S&P Dow Jones Indices LLC (“SPDJI”) and have been licensed for use by Nationwide Life Insurance Company and Nationwide Life and Annuity Insurance Company (“Licensee”). Standard & Poor’s[®], S&P[®] and S&P 500[®] are registered trademarks of Standard & Poor’s Financial Services LLC (“S&P”); DJIA[®], The Dow[®], Dow Jones[®] and Dow Jones Industrial Average[®] are trademarks of Dow Jones Trademark Holdings LLC (“Dow Jones”); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Licensee. Licensee’s products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P or their respective affiliates, and none of such parties makes any representation regarding the advisability of investing in such products, nor do they have any liability for any errors, omissions or interruptions of the S&P 500 and/or the Dow Jones Industrial Average.

NASDAQ[®], OMX[®], NASDAQ OMX[®], NASDAQ-100[®], and NASDAQ-100 Index[®] are registered trademarks of The NASDAQ OMX Group Inc. (which, with its affiliates, is referred to as the “Corporations”) and are licensed for use by Nationwide Life Insurance Company and Nationwide Life and Annuity Insurance Company. The Products have not been passed on by the Corporations as to their legality or suitability. The Products are not issued, endorsed, sold or promoted by the Corporations. **THE CORPORATIONS MAKE NO WARRANTIES AND BEAR NO LIABILITY WITH RESPECT TO THE PRODUCT(S).**

All protections and guarantees are subject to the claims-paying ability of the issuing insurance company.

Nationwide and its representatives do not give legal or tax advice. You should consult with an attorney or tax advisor for answers to specific questions.

Products are issued by Nationwide Life and Annuity Insurance Company, Columbus, Ohio.

Nationwide, the Nationwide N and Eagle, Nationwide is on your side, Nationwide Care Guide Network and Nationwide IUL Rewards Program are service marks of Nationwide Mutual Insurance Company. Third-party marks that appear in this document are the property of their respective owners. © 2022 Nationwide