



Nationwide YourLife[®] Single Premium UL

A guaranteed way to make YourLife easier

Client Brochure



Create your own legacy

.....
You don't need the moon and stars. What you need is a fast and simple way to pass a legacy on to the people and organizations you care about most — and we're not talking about the folks at the IRS. Now is that so much to ask?
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We don't think so. That's why Nationwide® offers a universal life (UL) insurance product, called Nationwide YourLife® Single Premium UL, that can help you maximize what you pass on to your family without giving up control of your assets. Single Premium UL enables you to leverage today's extra dollars into a much larger income tax-free inheritance for your family. This is especially true in the policy's earlier years as compared to spending or saving your premium dollars in other ways. And it even offers a no-lapse guarantee so you can be sure they'll be protected when it counts (as long as no loans or withdrawals are taken).

Lapse:
Terminate

Just remember that as your life changes, so will your life insurance needs. These features work for you now, but may not in the future. So make sure you consider your long-term goals and objectives before you buy, as well as your risk tolerance. And remember that all guarantees are subject to Nationwide's claims-paying ability.

Applying it to your life

Legacy and estate

The assets left by a person at death.

→ Legacy and estate planning

Nationwide YourLife® Single Premium UL can help you prepare to increase the wealth you pass on to loved ones or a favorite charity while generally avoiding probate.

→ Long-term care (LTC) and end-of-life solutions

Single Premium UL's indemnity-style LTC rider can help you prepare for potential LTC needs and may even take some of the hassle out of the process; the Accelerated Death Benefit rider offers an option for end-of-life care.

Rider

Additional benefits that can be added to help customize the policy to meet your specific needs. (Available at an additional cost, not all riders are available in all states and some even have different names in different states.)

→ Supplemental savings

Single Premium UL offers you protection along with access to the policy's cash value through the 5% penalty-free partial surrender privilege, partial surrenders and loans. Since Nationwide YourLife Single Premium UL is often a modified endowment contract (MEC), distributions are treated as taxable distributions of earnings. These distributions, if taken before age 59½, may also be subject to a 10% federal income tax penalty.

→ Access to cash value

You want an efficient plan to pass your wealth on to your family, but you don't want to give up control to get it. With Nationwide YourLife Single Premium UL, you don't have to. You can access 5% of your cash value penalty-free, take partial surrenders and loans for any purpose or get a complete return of premium if the policy is surrendered (cash surrender value guarantee less any prior partial surrenders or indebtedness).

Indebtedness

Any outstanding loan balance on your policy.

→ Product diversification

Unlike other bank and financial products that are fully taxable or only tax-deferred, as life insurance, Single Premium UL is one of the few products that enables you to pass money on to your heirs income tax-free, potentially leaving a larger legacy behind.

Neither Nationwide® nor its representatives give legal or tax advice. Please consult your attorney or tax advisor for answers to your specific tax questions.

Making a difference

At Nationwide®, it isn't enough to just be good at what we do. We want to be the best we can be.

To do that, we have to offer you and your insurance professional benefits over other choices you could make — benefits like friendly customer service and helpful policy management tools. We also offer:

Greater simplicity

Many companies promise easy solutions to your needs. Then you need a translator to read their material. At Nationwide, we think the solutions we offer should be easier to understand and actually fit into your life. That's why we offer:

- Streamlined materials so you know what you're buying
- Simplified underwriting and application processes so you don't have to wait forever to get what you need
- Living benefits that offer help when you need it
- Access to your money if you need it

Owner-directed settlement options

Kids. You try to teach them, but sometimes they just don't make the best decisions, especially when it comes to money. So if you're concerned with how your **beneficiaries** might spend the **death benefit** proceeds on your policy, you can select the settlement options that best meet their money-handling abilities. In addition, you can use these settlement options to stretch payments over multiple generations. These options allow you to have more control over how and when your beneficiaries access the death benefit. And, it's a lot cheaper than establishing a trust!

Beneficiaries

The people or organizations who will receive the proceeds of your life insurance policy.

Death benefit

The money, typically tax free, your family or other beneficiaries receive from your life insurance policy upon your death.

Of course, there are many other reasons to use a trust — such as to transfer ownership or for tax reasons — so make sure you talk to your legal or tax advisor to determine whether your specific needs are being met.

Long-term care rider plus the Nationwide Care Guide Network®

If you need long-term care (LTC), you already have enough hassle to deal with. You don't need the added headache of submitting receipts just to cover your expenses. So, Nationwide offers a long-term care rider that allows payments to go directly to the policyowner or your trustee each month to use as needed, once qualifying conditions have been met. It's that simple.

Please keep in mind that the LTC rider payout is an acceleration of the death benefit and as such it will reduce both the death benefit and cash surrender value dollar for dollar. In all states except New York and Kentucky, even if you use all of your LTC benefits, your beneficiaries will still receive 10% of the policy's specified amount upon your death. Care should be taken to make sure your life insurance needs continue to be met even if the rider pays out in full. Also keep in mind that there is no guarantee that the rider will cover the entire cost for all of the insured's long-term care, as these vary with the needs of each insured.

In New York and Kentucky, the LTC benefit will result in a proportionate reduction in cash value. If you receive 2% of the death benefit as your LTC benefit, your cash value from the policy will be reduced by 2%.

Nationwide also provides access to the **Nationwide Care Guide Network**. This consultative service helps you and your family find service providers in your area that specialize in meeting long-term care needs and many other helpful services.

For end-of-life care, Nationwide also offers the **Accelerated Death Benefit rider** automatically with every policy. There is no charge for this rider until it is needed.

Nationwide YourLife® Single Premium UL details

How much does it cost?

Insurance companies deduct some industry-standard fees to cover the cost of insurance, taxes and other expenses. These include premium charges (including sales charges), monthly deductions and surrender charges. Your payments, called premiums, help cover these costs and are based on your individual characteristics, needs and goals.

How can I customize my policy?

You can add riders to your policy to customize it to meet your specific needs. Riders usually have an additional fee, not all riders are available in all states and some even have different names in different states. These riders are available for Nationwide YourLife Single Premium UL:

Accelerated Death Benefit — Allows you to receive some of the death benefit early, in the case of a terminal illness

Long-term care — Provides a way to supplement long-term care costs if you need to and pass the death benefit on to your beneficiaries if you don't

What happens next?

Underwriting

A review of your personal and medical information to see if you can be insured.

If you've made the decision that Nationwide YourLife Single Premium UL is right for you, our simple **underwriting** process begins. This means we fill out the paperwork on the policy. Your insurance professional will have some forms for you to sign and may need to ask you a few medical questions. They will then speed your application to us.

After the application is approved, your coverage begins. Your actual policy will follow shortly, and you might want to file this with your other important documents and notify your beneficiaries. Then, you can be sure you've protected what matters most in life. Guaranteed.

From our family to yours

At first glance, we probably look like every big company out there. True, we're one of the largest financial services companies in the country ... we're a Fortune 500 company¹ with 30,000 associates.

But spend some time with us and you'll quickly see a difference — family is at the heart of all we do.

For more than 80 years, we've dedicated ourselves to helping families prepare for the future while helping them protect the things they care about today.

Welcome to the Nationwide family. You're going to feel right at home.

¹ Based on revenue, Fortune magazine (5/12).

Life insurance is underwritten by Nationwide Life and Annuity Insurance Company or Nationwide Life Insurance Company, Columbus, Ohio, subsidiaries of Nationwide Financial.

Nationwide, Nationwide Care Guide Network, Nationwide Financial, the Nationwide framemark and Nationwide YourLife are service marks of Nationwide Mutual Insurance Company.

Policy/Certificate: NWLA-371-AO

Oklahoma Policy/Certificate: NWLA-371-OK

Riders/Endorsements: NWLA-171

Oklahoma Riders/Endorsements: NWLA-171-35

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