

Anticipating Needs. Customizing Solutions.



Introducing Nationwide YourLife® No-Lapse Guarantee UL:

Quality Protection. More Guarantees.

Nationwide YourLife No-Lapse Guarantee UL is replacing Nationwide YourLife ULtimate. Here's an overview of the great features we've kept and the new ones we've added.

What's new?

- 10 to 50 percent of the total specified amount can be issued as **Supplemental Coverage**, helping clients get the coverage they need at a reasonable price
- More protection for your clients' money with **premium payments to age 120** (formerly to age 100 on Nationwide YourLife ULtimate) and an option to select a policy termination date if clients feel they won't need coverage that long
- **Nontobacco Preferred Plus** underwriting class

What stays the same?

- A built-in **no-lapse guarantee** helps prevent your clients' policy from lapsing as long as the no-lapse premiums are paid as illustrated
- Indemnity-style **long-term care rider*** doesn't put your clients in a "use it or lose it" position
- **Automated Premium Monitor** helps protect the guarantee on the clients' policy
- **Owner-directed settlement options** gives clients more control over how and when the death benefit is assessed by the beneficiary

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

* This rider is available for an additional charge; its name, availability and benefits may vary in different states.

Where does Nationwide YourLife No-Lapse Guarantee UL shine?

- Most competitive at ages 50 - 70 for level pays or dump-in cases with a recurring level pay premium solve, especially at face amounts of \$500,000 or more
- Same competitive target premiums, now with leveled excess

And be sure to check out:

- **Nationwide Life Illustrator** - our new illustration software with Nationwide's fixed product lineup; get the latest software [here](#)
- **Nationwide YourLife Current Assumption UL** - we've rebranded this UL to better match its features
- **Nationwide online intelligent forms powered by iPipeline** - complete all Nationwide fixed life forms in good order

payouts on compensation

When will it become available?

The launch date for Nationwide YourLife No-Lapse Guarantee UL is August 24, 2009, provided it has been approved in your state. Final applications for Nationwide YourLife ULtimate must meet the following conditions:

- The application must be signed no later than 60 calendar days after the launch date or October 23, 2009
- The application must be received at the Nationwide home office no later than 90 calendar days after the launch date or November 23, 2009

Nationwide YourLife No-Lapse Guarantee UL has been filed in all states; approvals are still pending in CA, FL, IL, MA, MD, MO, MT, NJ, NV, NY, OR, PA, PR, TX, UT, VA and VI.

For more information, call us today!

Brokerage General Agents	1-888-767-7373
Independent Dealers	1-800-321-6064
Financial Institutions	1-800-893-5399
Wirehouse/Regionals	1-800-720-1511



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