

Nationwide® Future Executive UL

Target market	Small- to medium-sized business clients who need help attracting, rewarding and retaining key people; these businesses are interested in corporate-owned life insurance (COLI) or corporate sponsored, individually owned (CSIO) life insurance solutions												
Product focus	Nationwide® Future Executive UL is a versatile product with a unique dialable feature allowing the product to be structured with a death benefit or accumulation focus, or anywhere in between												
Cash value enhancement	The cash value enhancement is a dollar amount that is added to the accumulated value upon a complete surrender of this policy; it is not available upon a surrender during the Right to Examine and Cancel period nor is it available upon a surrender that qualifies as a Section 1035 Exchange, and is not payable in conjunction with a policy loan, partial surrender or lapse												
Surrender charges	No surrender charges for full surrenders; no current charges for partial surrenders (\$25 guaranteed)												
Underwriting classes & issue ages	<p>Simplified Issue (Ages 18 – 70); contact your Nationwide representative for availability</p> <p>Guaranteed Issue (Ages 18 – 70); contact your Nationwide representative for availability</p> <table border="0"> <tr> <td>Nontobacco Preferred Plus</td> <td>18 – 75</td> <td>Tobacco Preferred</td> <td>18 – 75</td> </tr> <tr> <td>Nontobacco Preferred</td> <td>18 – 75</td> <td>Tobacco Standard</td> <td>18 – 80</td> </tr> <tr> <td>Nontobacco Standard</td> <td>18 – 80</td> <td></td> <td></td> </tr> </table> <p>Unisex rates are used for all underwriting classes</p>	Nontobacco Preferred Plus	18 – 75	Tobacco Preferred	18 – 75	Nontobacco Preferred	18 – 75	Tobacco Standard	18 – 80	Nontobacco Standard	18 – 80		
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Nontobacco Preferred	18 – 75	Tobacco Standard	18 – 80										
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Death benefit options	<p>Option 1 (level) — The death benefit will be the greater of the specified amount or the minimum death benefit required by Section 7702 of the IRS code</p> <p>Option 2 (increasing) — The death benefit will be the greater of the specified amount plus the cash value at the date of death or the minimum death benefit required by Section 7702 of the IRS code</p> <p>Option 3 (return of premium; not available in NY, PR, VI) — The death benefit will be the greater of the specified amount plus premiums paid, minus any withdrawals or surrenders, or the minimum death benefit required by Section 7702 of the IRS code</p>												
Specified amount	\$25,000 minimum; \$8,000,000 maximum												
Age calculation	Age Last Birthday												
Riders and benefits available	<p>Supplemental Insurance Rider</p> <p>Change of Insured Rider (for corporate-owned policies)</p> <p>Overloan Protection Rider</p>												
Life insurance test	CVAT and GPT												
Maturity age	Age 100												

As situations change so will the corporation's business and life insurance needs. Care should be taken to ensure these strategies and products are suitable for the corporation's long-term goals. Weigh the corporation's objectives as well as any associated costs before making a purchase. Life insurance has fees and charges associated with it that includes the cost of insurance, which can vary with such characteristics of the insured as sex, health and age, and has additional charges for riders that customize policies to fit individual needs. All protections and guarantees are subject to the claims-paying ability of the issuing insurance company.

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Policy must be corporate owned or corporate sponsored/individually owned

FOR INSURANCE PROFESSIONAL USE ONLY — NOT FOR DISTRIBUTION WITH THE PUBLIC

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



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Interest crediting rate	Rate is updated quarterly; 2.00% guaranteed	
Monthly administrative charge	\$5/month current; \$10/month guaranteed	
Monthly per \$1,000 of specified amount charge	<p>Current: Year 1 – 10: Base \$0.08 Rider \$0.04 (Accumulation Component) Year 11+: Base \$0.00 Rider \$0.00 (Accumulation Component) Year 1 – 10: Base \$0.04 Rider \$0.00 (Death Benefit Component) Year 11+: Base \$0.00 Rider \$0.00 (Death Benefit Component)</p> <p>Guaranteed: Year 1+: Base \$0.40 Rider \$0.40 (Accumulation Component) Year 1+: Base \$0.40 Rider \$0.40 (Death Benefit Component)</p> <p>Guaranteed (NY): Year 1+: Base \$0.085 Rider \$0.085 (Accumulation Component) Year 1+: Base \$0.085 Rider \$0.085 (Death Benefit Component)</p>	
Cost of insurance charge	Rates will be unisex (80% male/20% female) for all underwriting classes Rates will be applied to the net amount at risk on a monthly basis Charge is assessed monthly	
Percent of premium expense charge	<p>Current: 15% up to Target, 2% Excess (year 1) 5% up to Target, 2% Excess (years 2 – 10) 2% up to Target, 2% Excess (years 11+)</p>	<p>Guaranteed: 20% up to Target and Excess (years 1 – 5) 10% up to Target and Excess (years 6 – 15) 6% up to Target and Excess (years 16+)</p>
Partial surrenders	<ul style="list-style-type: none"> • Available after first policy year • Maximum amount is cash surrender value, less the greater of \$500 or amount equal to three months of deductions • Policy must continue to satisfy the requirements of Section 7702 of the IRC • Total specified amount may not drop below \$25,000 • Partial surrenders may be subject to federal income tax and state limits 	
Preferred partial surrenders	<ul style="list-style-type: none"> • Preferred partial surrenders are surrenders that do not reduce the specified amount and must occur after the first policy year and prior to the 15th policy anniversary • The amount, plus the amount of any prior preferred partial surrenders in the same policy year, does not exceed 10% of the accumulated value as of the beginning of the policy year; preferred partial surrenders are non-cumulative 	
Partial surrender charge	No surrender charges for full surrenders; no current charges for partial surrenders (\$25 guaranteed)	
Loan charge rate	<p>Current: 2.90% policy years 1 – 10 2.00% policy years 11+ (wash loans available in years 11+)</p>	<p>Guaranteed: 3.50%</p>
Loan credit rate	2.0% current and guaranteed	

Life insurance is issued by Nationwide Life Insurance Company or Nationwide Life and Annuity Insurance Company, Columbus, Ohio.

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