



Nationwide[®]
is on your side



Nationwide[®] Advisory Variable Universal Life

**Build a lasting
retirement with
protection for today
and the future**





A new type of Variable Universal Life insurance

Nationwide® Advisory VUL allows you to enjoy the affordability of a temporary guaranteed life insurance plan and the potential growth of an investment all at once. While it is a permanent life insurance product, you have the ability to choose a protection period that fits your needs.

It's designed to help you protect your family's future and give you access to professionally managed investments that your Investment Advisor can manage to help you save for retirement in a tax-efficient way. Nationwide Advisory VUL can also help you:

Grow your savings



Supplement your retirement income



Increase your after-tax wealth transfer



Build cash value that could be used for life events



Efficiently transfer wealth to loved ones or a charity



Meet estate planning needs

Protections and guarantees are subject to the claims-paying ability of the issuing life insurance company.



How is this VUL different from others on the market?

No surrender charges,¹
meaning complete liquidity

Offers the ability to work with a
professional investment advisor

No sales loads²

No administrative fees

Protection for certain
unexpected health events

From your premium and cash value, insurance companies deduct some industry-standard fees that cover the cost of insurance, taxes and other expenses. See Page 9 for a description of the possible costs applicable to NAVUL.

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 objectives, time horizon and risk tolerance, as well as any associated costs and taxes, before investing.

¹ There are no surrender charges upon full surrender of the policy.

² There is no sales charge or commission charged to the client when making contributions to the product. There is a pass-through of state premium tax for funds contributed above the protection premium.



A single solution can help meet a variety of needs

You need life insurance protection for your family, but you also need more from your savings plan. With its potential for tax-advantaged cash value growth, **Nationwide® Advisory VUL** may help you build wealth in a tax-efficient manner:

Tax-deferred growth



Tax-free income



Tax-free wealth transfer



Tax-free fund transfers



No limits on contributions



No required distributions



No age requirements
for withdrawals





The benefits of tax-advantaged retirement income

This product has a guaranteed death benefit for the duration of your choosing, and it's able to supplement retirement income by providing a number of tax-advantaged³ opportunities, including:

- **Tax-free access to cash** — Have access to the policy's cash value through policy loans or partial withdrawals without paying income tax⁴
- **Income tax-free death benefits to your beneficiaries** — If properly structured, death benefits may also be excluded from your taxable estate
- **Tax-deferred accumulation** — Earnings can grow income tax free, which can allow them to accumulate faster
- **Nontaxable transfers** — Make transfers between multiple investment options⁵ at no additional charge and without tax consequences

³ Nationwide and its representatives do not give legal or tax advice. An attorney or tax advisor should be consulted for answers to specific questions.

⁴ The tax-free cash access feature assumes the contract qualifies as life insurance under Section 7702 of the Internal Revenue Code (IRC) and is not a modified endowment contract (MEC) under Section 7702A. Most distributions are taxed on a first-in/first-out basis as long as the contract meets non-MEC definitions under Section 7702A. Loans and partial withdrawals from a MEC will generally be taxable, and, if taken prior to age 59½, may be subject to a 10% early withdrawal federal tax penalty.

⁵ Keep in mind that investing involves market risk, including the possible loss of principal. The underlying investment options are not publicly traded and cannot be purchased directly by the general public.

Flexible and customizable

A Nationwide Advisory VUL not only offers you life insurance protection and tax advantages, it also allows you to implement recognized investment strategies and to customize your policy with optional features:

- **The ability to pay investment advisory fees to your Investment Advisor from other investments or through this product**
- **Strategies to help you build your investments and better manage investment risk⁶**
 - Asset allocation options
 - Asset rebalancing
 - Dollar cost averaging
- **Death benefits and premiums designed to accommodate your changing needs**
- **Riders to help customize the policy to your individual needs** that are not charged for unless they are used (with the exception of our Long-Term Care Rider)
- **No surrender charges**, in case you need to cancel your policy

What does it cost?

When you sit down with your financial professional, they will show you an illustration of the policy's costs and benefits. From your premium and cash value, insurance companies deduct some industry-standard fees that cover the cost of insurance, taxes and other expenses.

⁶ Keep in mind that these strategies do not guarantee to make a profit or protect against loss in a declining market.

These fees can include:

Protection premium: During the protection period, the cost of the life insurance protection and any elected riders is completely included in this guaranteed level premium.

State premium tax: The excess premium paid above the protection premium may be assessed a state premium tax. The premium tax is based on the owner's resident state.

Subaccount fees: Funds allocated into subaccounts may be assessed a subaccount fee that includes a percent of the subaccount value charge and/or a low-cost subaccount fee.

Index strategy charge: It may apply to the dollar amount allocated into the indexed interest strategies.

Maintenance charge: After the protection period is over, a charge will be deducted from the investment dollars to pay for the remaining life insurance coverage and will consist of a cost of insurance charge, a per-\$1,000 specified amount charge and a rider charge, if applicable.

Premium loads — None

Surrender charges⁷ — None

Administrative fee — None

⁷ There is no surrender charge upon full surrender of the policy, but Nationwide reserves the right to assess a partial surrender fee.





Points to keep in mind

If you have a need, you may be eligible to take a loan or partial withdrawal from your policy's cash value. But before you do, consider the following:

Loans and partial withdrawals reduce the cash value and any death benefit payable to your beneficiary. Take care to ensure that your future life insurance needs will be met if you take cash from the policy.

With the Overloan Lapse Protection Rider II,⁸ you can take loans and withdrawals without fear of your policy lapsing.

Not all riders and features are available in all states.

Variable products are sold by prospectus. Carefully consider the investment objectives, risks, charges and expenses. The product and underlying fund prospectuses contain this and other important information. Investors should read them carefully before investing. To request a copy, **go to [nationwide.com/prospectus](https://www.nationwide.com/prospectus) or call 1-800-848-6331.**

⁸ A cost for the Overloan Lapse Protection Rider II is only incurred when the rider is exercised; however, clients must meet requirements to invoke the rider.



Get more out of your life insurance.

Contact your financial professional
to see whether variable universal life
is right for you.



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

Products are issued by Nationwide Life and Annuity Insurance Company, Columbus, Ohio. The general distributor is Nationwide Investment Services Corporation (NISC), member FINRA, Columbus, Ohio.

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