

# An innovative VUL built for Investment Advisors

Finally, there's a life insurance product that fits into your business model. Nationwide® Advisory VUL is a low-cost VUL product that was made with fee-based Investment Advisor Representatives (IARs) in mind. There's a lot to like about Nationwide Advisory VUL. Here are our top 10 features:

**1 It's fee-based, which makes it different from many other life insurance products.** Because it is fee-based, the IAR is able to stay involved in the management of funds and retain assets under management. It also allows for the advisory fees to be paid directly from the product.<sup>1</sup>

**4 It's integrated into many of the top data aggregator platforms.** This gives IARs the ability to view all of their assets under management in one place. It also makes it easier to calculate how much is owed in advisory fees. The platforms we've integrated into include Albridge, ByAllAccounts, eMoney and Tamarac.

**2 It's a new concept that keeps the cost of the guaranteed protection separate from the investments.** You can choose the amount of time you would like the death benefit to be guaranteed (known as the protection period). The protection premium is level and guaranteed not to change. Because it is also separate from the rest of the investment, it can give investment dollars the opportunity to grow more quickly and efficiently.

**5 [NationwideAdvisory.com](https://www.nationwideadvisory.com), Nationwide's free trading platform, makes trading easy and efficient.** Use it in addition to your data aggregator platform to see policy-specific information, make group trades and perform asset rebalancing.

**3 Charging fewer fees allows for more transparency and more money to be invested.** There are no surrender charges, no sales loads, no administrative fees and no costs of insurance during the protection period.<sup>2</sup> Therefore, there is less of a drag on the cash value growth potential.

**6 NAVUL offers more control.** It attracts held-away assets and gives fee-based advisors the ability to make investment decisions within the policy.

<sup>1</sup> The payment of fees needs to be agreed upon by the Investment Advisor and the client. These fees can be taken from other investments or through the policy as an investment advisory loan or withdrawal.

<sup>2</sup> Cost of insurance charges will begin after the protection period is over.

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**It offers tax advantages that allow the client to potentially receive more income or have it last longer than a taxable investment and with fewer restrictions.** Nationwide Advisory VUL offers tax-deferred cash accumulation, tax-free income,<sup>3</sup> tax-free fund exchanges and an income tax-free death benefit. And unlike some qualified retirement plans, it has no contribution limits, no phaseouts for high earners and no 10% penalty for early withdrawals from clients under age 59½.

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**It offers riders to customize the product to the clients' needs.** The Long-Term Care Rider II is available at an additional charge. The Overloan Lapse Protection Rider II helps keep heavily loaned contracts from lapsing. And other living benefits such as Terminal Illness, Chronic Illness and Critical Illness Riders help with unexpected illnesses. These riders (excluding LTC II) are automatically included and cost nothing unless they are invoked.<sup>4</sup>

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**It offers high-quality investment options along with indexed interest strategies.** We can match your clients' investment style — whatever that may be — with approximately 140 subaccount options and 2 indexed interest strategies to protect against volatility.

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**Nationwide® offers Simplified Underwriting, which can provide a faster and more efficient underwriting process<sup>5</sup>** that allows you to spend more time growing your business. Additionally, the coverage limit has been increased to \$5 million for this Simplified Underwriting process.

<sup>3</sup> The prospect of tax-free income assumes the policy is not a modified endowment contract (MEC). Nationwide and its representatives do not give legal or tax advice. Clients should consult their legal or tax advisor for answers to specific questions. Loans may be tax free if Internal Revenue Code 7702 requirements are met. Loans and withdrawals may affect the death benefit, and additional premiums may be required to keep the policy in force.

<sup>4</sup> The Chronic Illness Rider is not available if the Long-Term Care Rider II is chosen.

<sup>5</sup> Simplified Underwriting is available to most clients, ages 18 to 64, up to \$5 million in coverage.



**We're here to help.**

Contact your Nationwide Financial Wholesaler for more information.



**Nationwide®**  
is on your side

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**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.**

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