

Make the most of your Nationwide® Advisory VUL policy

Take full advantage of your policy with a variety of policy management features.

Nationwide® Advisory Variable Universal Life (VUL) includes a wide range of features and services at no additional charge to help you manage and monitor the investments in your policy — and much more.



Get the most out of
your premiums

Dollar cost averaging

Knowing when to invest can be a challenge due to the ups and downs of the stock market. Using a strategy of dollar cost averaging (DCA) may help. DCA transfers specific amounts from your policy's money market option into other investment options regularly over a period of time rather than all at once. The goal is to lower the average cost per share over time. This can help reduce investment risk and potentially offer a more stable cash value and death benefit over time.

Asset rebalancing

This program automatically reallocates the cash value in your selected investment options to match the investment mix you originally selected. For example, if you originally invested 50% in option A and 50% in option B, over time the balance may change if the options grow at a different rate. Rebalancing simply restores the assets in these two options to 50% in each.

Fund-directed monthly deduction

This feature lets you deduct monthly cost of insurance charges from the investment option of your choice instead of proportionately from all investment options. The goal is to help maximize the opportunity for cash value growth.



Keep an eye on
your performance

Rate of return

We provide convenient online access to the rate of return (ROR) on each variable investment option you select in your policy, as well as an aggregate ROR that includes your investments in the variable, indexed and fixed options. The information is updated with every financial transaction, with the aggregate ROR reported in our online tool.

Annual and quarterly statements

At the end of the policy year, you will receive an annual statement containing key policy information. Every three months, you will also receive a statement listing all the financial activity in your policy. It's an extra step, also available online, to help you manage your policy more closely.

In-force illustrations

An in-force illustration gives you a picture of how your policy is actually performing based on the premiums you've paid and plan to pay. This can be helpful when comparing it with the original projected illustration you received when you purchased the policy. After the first year, your financial professional can generate in-force illustrations to give you updated projections for your policy.



Automate your policy to work on your behalf

Automated Income Monitor

This service makes it easy to set up an income stream. Just tell us the dollar amount to take from your policy or how long you want it to last and how often to send it to you (monthly, quarterly, etc.).¹ Keep in mind, taking loans or withdrawals will reduce policy values and limit your ability to accumulate cash value — and may increase the likelihood that your policy will lapse. If you do rely heavily on your policy for income and meet certain qualifications, you may have the option to invoke the Overloan Lapse Protection Rider II to help protect your policy from lapsing.²

Premium Monitoring

In your policy’s annual statement, we update you on the status of your net accumulated premium payments for your guaranteed death benefit. The goal is to help you stay informed and on track for this policy benefit.

About Nationwide

Nationwide is committed to helping America prepare for and live in retirement. We work in partnership with financial professionals to deliver innovative solutions that help clients like you simplify your retirement challenges. Our mission is to provide continuous support as you seek to reach your goals through every phase of your financial lifecycle.

Addressing every phase of the Client Financial Lifecycle

ACCUMULATION

INCOME

LEGACY



Contact your financial professional today to learn more.

¹ With Automated Income Monitor, the dollar amount of withdrawals will influence their duration (how long they last). Likewise, selecting a duration will influence the amount of the withdrawal. Either way, we will provide you the details and send you an annual update to keep you informed.

² The Overloan Lapse Protection Rider II is invoked if the net surrender value is substantially depleted by loans. Using the rider depends on the client’s age and other conditions. Because it is a rider, a charge applies, but not until you invoke it. Consult a tax advisor about the tax risks associated with invoking this rider, as its tax consequences have not been ruled on by the IRS or the courts.



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

Variable policies are sold by prospectus. Carefully consider the investment objectives, risks, charges and expenses. The policy and underlying fund prospectuses contain this and other important information. Investors should read them carefully before investing. To view a product prospectus please go to nationwide.com/NationwideAdvisoryVUL, or call 1-800-848-6331.

We do not ensure the success of dollar cost averaging, and we cannot guarantee that dollar cost averaging will result in a profit or protect against a loss. You should carefully consider your financial ability to continue these programs over a long enough period of time to purchase Accumulation Units when their value is low as well as when their value is high. We may modify, suspend or discontinue these programs at any time. We will notify you in writing 30 days before we do so. We reserve the right to modify, suspend or discontinue asset rebalancing at any time.

These features are available on the Nationwide® Advisory Variable Universal Life insurance policy unless noted otherwise.

Guarantees are subject to the claims-paying ability of the issuing insurer. 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.

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 the costs of the policy, and understand that life insurance has fees and charges that vary with sex, health, age and tobacco use. Riders that customize a policy to fit individual needs usually carry an additional charge. Be aware that interest crediting fluctuations can lead to the need for additional premium in your policy.

All individuals selling the variable universal life products that offer these features must be licensed insurance agents and registered representatives of a broker/dealer.

Nationwide, the Nationwide N and Eagle and Nationwide is on your side are service marks of Nationwide Mutual Insurance Company.

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