Nationwide YourLife® IUL Accumulator and
Nationwide YourLife® IUL Protector

Available for sale only in New York as of December 9, 2019

IUL Rate Guide

Current and guaranteed rates as of March 15, 2026

Nationwide YourLife® Indexed Universal Life (IUL) Accumulator and Nationwide YourLife® Indexed Universal Life (IUL) Protector offer you the flexibility to choose from 3 indexed interest strategies and a fixed interest strategy — or any combination of them — to help reach your goals.

	Current rate[1]	Guaranteed rate[2]
One-Year Multi-Index Monthly Average Indexed Interest Strategy[3] Tracks a multi-index blend of the S&P 500®, Nasdaq-100® and Dow Jones Industrial Average®		
Participation rate	100%	100%
Cap rate	10.75%	3%
Floor rate	0%	0%
The 30-year look-back rate for this strategy is **6.58%.** Please refer to Page 2 for details on what a look-back rate tells you.		
One-Year S&P 500® Point-to-Point Indexed Interest Strategy[4] Tracks the S&P 500®		
Participation rate	100%	100%
Cap rate	9.25%	3%
Floor rate	0%	0%
The 30-year look-back rate for this strategy is **6.41%.** Please refer to Page 2 for details on what a look-back rate tells you.		
One-Year Uncapped S&P 500® Point-to-Point Indexed Interest Strategy Tracks the S&P 500®		
Participation rate	100%	100%
Cap rate (not applicable to this strategy)	—	—
Spread	9.00%	15%
Floor rate	0%	0%
The 30-year look-back rate for this strategy is **6.48%.** Please refer to Page 2 for details on what a look-back rate tells you.		
Fixed Interest Strategy		
Credited rate	3.75%	2%

[1] Current rates are subject to change. Please contact your insurance professional for current rate information. Financial professionals, please contact the Nationwide Life Insurance Solutions Center at 1-800-321-6064.

[2] The guaranteed rates will not change once the policy is in force.

[3] The Multi-Index Monthly Average indexed interest strategy blends the averages of the 3 indexes — the S&P 500®, Nasdaq-100® and Dow Jones Industrial Average® — and ranks the performances to determine the final rate credited to your policy (50% from the best-performing index, 30% from the second-best and 20% from the third-best).

[4] The annual point-to-point indexed interest strategy compares the initial and ending values of the S&P 500® during a 12-month period to determine the percentage of change in an index.

Historical look-back rates

Nationwide YourLife® Indexed UL Accumulator and Nationwide YourLife® Indexed UL Protector were not available during the periods shown. The historical look-back rates below show how the indexed interest strategies might have performed had the product been available during those periods. The rates are an average of the 1-year rates calculated for each of the indexed interest strategies. Look-back rates include the current participation, floor, and cap or spread rates that apply to the strategy.[5] Please check below for details on what factors are included in the look-back rate calculations.

	30-year	25-year	20-year	15-year	10-year	5-year
Core strategies						
One-Year Multi-Index Monthly Average Indexed Interest Strategy Tracks a multi-index blend of the S&P 500®, Nasdaq-100® and Dow Jones Industrial Average®	6.58%	6.24%	6.77%	7.17%	7.64%	6.62%
One-Year S&P 500® Point-to-Point Indexed Interest Strategy Tracks the S&P 500®	6.41%	6.34%	6.57%	7.07%	7.15%	6.50%
One-Year Uncapped S&P 500® Point-to-Point Indexed Interest Strategy Tracks the S&P 500®	6.48%	5.70%	6.44%	6.87%	8.04%	6.94%
S&P 500® Index[6]	9.37%	8.58%	9.91%	12.74%	13.66%	10.57%

These historical look-back rates are as of January 15, 2026; they are updated annually.

The One-Year Multi-Index Monthly Average Indexed Interest Strategy look-back rates were calculated using the results of the index (excluding dividends) over the time periods shown. In addition, the following factors were applied:

- One-Year Multi-Index Monthly Average Indexed Interest Strategy — 100% participation rate, 10.75% cap rate and 0% floor rate

The One-Year S&P 500® Point-to-Point Indexed Interest Strategy look-back rates were calculated using the actual S&P 500® Index (excluding dividends) over the time periods shown. In addition, the following factors were applied:

- One-Year S&P 500® Point-to-Point Indexed Interest Strategy — 100% participation rate, 9.25% cap rate and 0% floor rate
- One-Year Uncapped S&P 500® Point-to-Point Indexed Interest Strategy — 100% participation rate, 9.00% spread, no cap rate and 0% floor rate

Actual participation and cap rates would have differed over the time periods and varied from time to time within those periods. The look-back rates are an indication of respective index performance in the past, have no bearing on future changes in the referenced indexes and are not guaranteed. Actual results may be better or worse than shown.

[5] The actual participation and cap rates would have differed within the periods shown. The look-back rates are an indication of respective index performance in the past, have no bearing on future changes in the reference indexes and are not guaranteed. Actual results could be better or worse than shown.

[6] The S&P 500 Index results are included for comparison purposes only.

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

This material is not a recommendation to buy or sell a financial product or to adopt an investment strategy. Investors should discuss their specific situation with their financial professional.

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