

Product overview

Product type	Flexible-premium fixed and index-linked universal life insurance designed for income potential				
Target market	Designed for clients ages 30 to 55 who are looking for death benefit protection and the potential for cash value growth				
Indexed interest strategies A wide range of strategies to help serve client needs throughout the life of the policy	All options include a guaranteed 0% floor rate.				
			Current rates¹		
	Traditional strategies		Cap rate	Par rate	Charge²
	Core strategies	1-Year Multi-Index Monthly Average	14.00%	100%	0.0%
		1-Year S&P 500® Point-to-Point	10.25%	100%	0.0%
		1-Year Uncapped S&P 500® Point-to-Point	5.75% ³	100%	0.0%
	High-cap strategies	1-Year High-Cap Multi-Index Monthly Average	25.00%	100%	0.65%
		1-Year High-Cap S&P 500® Point-to-Point	13.25%	100%	1.0%
	Volatility control strategies (no cap rates apply)		Credit⁴	Par rate	Charge
	Plus strategies	1-Year J.P. Morgan Mercury SM Plus	0.60%	190%	0.0%
		1-Year BNPP Global H-Factor® Plus	0.60%	240%	0.0%
	High-participation strategies	1-Year J.P. Morgan Mercury SM High Par	NA	215%	0.0%
		1-Year BNPP Global H-Factor® High Par	NA	270%	0.0%
	High-participation Select strategies	1-Year J.P. Morgan Mercury SM High Par Select	NA	255%	1.0%
		1-Year BNPP Global H-Factor® High Par Select	NA	320%	1.0%
Volatility control indices	J.P. Morgan MercurySM Index — A global multi-asset index with an equity allocation based on the current stage of the economic cycle, along with diversified fixed-income securities and volatility-based commodities allocations to help provide more consistent returns. The index rebalances dynamically based on market conditions. BNP Paribas Global H-Factor® Index — A global equity index that helps provide more consistent returns using an equity selection methodology based on actuarial principles to identify and remove overpriced stocks with a higher probability of losing value. It includes additional risk management through dynamic allocations to fixed income.				
Multi-Index Monthly Average Index	This index diversifies across 3 indices: the S&P 500®, Nasdaq-100® and Dow Jones Industrial Average®. The performances of these indices are tracked over the course of a year, then averaged to determine the percentage of change within each index. The index segment interest crediting rate is calculated using 50% of the best-performing index, 30% of the second-best and 20% of the third-best.				
S&P 500® Index	This American stock market index is based on the market capitalizations of 500 large companies listed on the New York Stock Exchange (NYSE) or Nasdaq and is widely considered a leading indicator of the U.S. stock market and the economy as a whole.				

¹ Current rates are effective as of March 15, 2026, and are subject to change. Please contact the Life Insurance Solutions Center at 1-800-321-6064 for current rate information.

² The indexed strategy charge is applied at the creation of an index segment and deducted from the amount applied to that segment.

³ Instead of a cap rate, a spread rate applies to the 1-Year Uncapped S&P 500® indexed interest strategy.

⁴ This is the nonguaranteed Plus strategy credit.

Nationwide® Indexed Universal Life Accumulator II 2020

Fixed interest strategy	Current: 4.25%; guaranteed: 1%	
Plus strategy credit	A credit added to the crediting rate at the segment maturity. The Plus strategy credit is not guaranteed. Current credit: 0.60%.	
Nationwide IUL Rewards Program® Guaranteed if eligibility requirements are met	Benefits: The program credits additional interest at an annualized rate of 0.20% starting in year 16, as long as requirements are met; the credit is applied monthly, as long as the policy is in force. This includes prorated interest on any accumulated value taken from an index segment for loans or partial withdrawals. Monitoring is included to help your clients stay on track for eligibility; catch-up premiums are interest free. Requirements: The total premium (minus any policy loans, unpaid loan interest and partial withdrawals) must equal or exceed a test of net accumulated premium. Consult Page 4 for more details.	
Declared rate loan	Credited rate: 3.00% current; 1.00% guaranteed minimum Current charged rate: 3.90% (years 1 – 10); 3.00% (years 11+); net cost 0.0% starting in year 11 Guaranteed maximum: 3.90% (all years)	
Alternative (indexed) loan	This uses the same indexed interest strategy allocation as the unloaned part of the cash value. Policyowners can switch an alternative loan balance to a declared rate loan or have both loan types at the same time. Credited rate: Interest crediting rate of the underlying indexed interest strategies Current charged rate: 5% (all years); guaranteed maximum: 8% (all years)	
Initial base death benefit guarantee	Issue ages • 0 to 55: • 56 to 69: • 70+:	Length of guarantee 20 years 6- to 19-year guarantee (75 minus issue age) 5-year guarantee
Death benefit options	1. Level 2. Increasing 3. Return of premium (not available in New York)	
Specified amount	\$100,000 minimum	
Long-Term Care (LTC) Rider II	• Coverage for informal care • Offers 2%, 3% and 4% payout options, and a discount for couples	
Riders and benefits Riders usually have an additional cost; the rider name and availability might vary by state	Long-Term Care Rider II Living access benefits • Chronic Illness Benefit • Critical Illness Benefit • Terminal Illness Benefit	Death benefits and other riders • Accidental Death Benefit Rider • Change of Insured Rider • Overloan Lapse Protection Rider II • Premium Waiver Rider • Surrender Value Enhancement Rider • Waiver of Monthly Deductions Rider
Monthly per-policy charge	Current: \$10; guaranteed maximum: \$20	

Premium charges	Current: 8.00% (year 1) and 6.00% (years 2+); guaranteed maximum: 10.00% (all years)
Monthly per-thousand charge assessed	Current: 10 years; guaranteed maximum: all years
Surrender charges	10-year schedule for all insureds
Minimum required fixed interest strategy allocation (MRFISA)	This is the estimated amount of policy charges for the coming year. The money is held in the fixed interest strategy and receives fixed interest crediting. Only cash value and premium in excess of the MRFISA amount can be allocated to the indexed interest strategies.
Programs and services	Presale support • Available on iPipeline and iGo • Life Pending Business Tracker • Nationwide Underwriting: uniquely combines digital tools with human perspective to offer clients a fast, competitive, and often fluidless underwriting experience. Illustrations to help you explain and sell • New consumer-friendly graphics • Customized output for loans and sales ideas Support after the policy issue • Automated Income Monitor, a simple way to set up and manage distributions • Automated monitoring to help keep clients on track for the Nationwide IUL Rewards Program • Notification of switch from death benefit option 2 to option 1 • Dollar cost averaging



Call us today if you have questions about
Nationwide IUL Accumulator II 2020.

**Life Insurance
Solutions Center**

1-800-321-6064

**Brokerage
General Agents
Solutions Center**

1-888-767-7373

**Producer Group
Solutions Center**

1-844-867-8159

**World Financial
Group (WFG)
Solutions Center**

1-855-455-4139



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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.

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.

Indexed universal life insurance policies are not stock market investments, do not directly participate in any stock or equity investments and do not receive dividends or capital gains. Past index performance is no indication of future crediting rates. Also, be aware that interest crediting fluctuations can lead to the need for additional premium in your client's policy.

The JP Morgan Mercury and the BNP Paribas Global H-Factor are reference indices that use volatility control methodologies. These indices tend to limit the highs and lows of index performance, which generally allows Nationwide to offer greater participation rates than are offered with other indexed interest strategies based on reference indices. There is no guarantee that selecting a volatility control Indexed Interest Strategy will result in greater interest crediting than Indexed Interest Strategies that do not use a volatility control reference index or that any interest will be credited for a particular Index Segment.

The performance of the JP Morgan Mercury Index and the BNP Paribas Global H-Factor Index are calculated on an excess return basis which includes calculation elements that reduce index performance, including that it does not allocate to any interest-bearing cash rate allocations. Because of this, an excess return version of an index will have lower performance than a total return version of the same index would, especially in high interest rate environments. Some reference indices also deduct notional charge(s) in calculating reference index performance. This deduction(s) will reduce the potential positive change in the reference index performance and increase the potential negative change in the reference index performance used in the interest crediting formulas.

High-cap indexed interest strategies generally offer greater cap rates than non-high-cap-rate indexed interest strategies in exchange for an indexed strategy charge deducted at the time an index segment is created. There is no guarantee that selecting a high-cap indexed interest strategy will result in greater interest crediting than indexed interest strategies that do not offer a high-cap rate or that any interest will be credited for a particular index segment.

Future Plus Strategy Credit rates may be lower and may vary by indexed interest strategy and index segment. We may suspend or discontinue the Plus Strategy Credit for new index segments at any time.

High-participation-rate indexed interest strategies generally offer greater participation rates than the Plus indexed interest strategies in exchange for not offering the nonguaranteed index segment maturity value credit rate. There is no guarantee that selecting a high-participation-rate indexed interest strategy will result in greater interest crediting or that any interest will be credited for a particular index segment.

High-participation Select indexed interest strategies generally offer greater participation rates or cap rates than the comparable core indexed interest strategies using the same reference index in exchange for an indexed strategy charge. There is no guarantee that selecting a high-participation select indexed interest strategy will result in greater interest crediting or that any interest will be credited for a particular index segment.

To receive the Nationwide IUL Rewards Program benefit in Nationwide IUL Accumulator II 2020, net premium payments (all premium paid minus any loans or partial surrenders) must satisfy an accumulated premium test at the start of policy year 16 (or earlier for issue ages 51 or older). The required amount is set at policy issue and may change if policy changes are made. Once the requirement is met, the benefit is applied monthly at an annual rate of 0.20% from then on, as long as the policy is in force (assuming the segment is not depleted). The credit is calculated by multiplying the accumulated value minus any indebtedness on the date of calculation by the monthly rate; the credit will be added to the fixed interest rate strategy's accumulated value.

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