Nationwide®

Nationwide® Indexed UL Accumulator II 2020

Actual Crediting Rates Applied to In-force Policies

For the Nationwide Indexed UL Accumulator II 2020, an interest rate is applied annually to the maturing segments for each indexed interest strategy you select in your policy. The interest rates vary by strategy and are calculated on the 15th of each month; thus, if a segment in your policy started on the 15th of the month, it will mature one year later and be credited with the interest rate earned for that period. The interest rate for each strategy is based on the performance of the underlying reference index(es) and the current participation, floor and cap or spread rate in effect when the segment began. When applicable, the maturing segments' crediting include the non-guaranteed Plus Strategy Credit.

The table on the following pages lists the interest rates applied to maturing segments for the indexed interest strategies.

	Indexed Interest Strategies										
	Multi-Index Strategies[1]		S&P 500® Annual Point-to-Point Strategies[2]			BNPP Global H-Factor® Strategies[3,5]			J.P. Morgan Mercury℠ Strategies[4,5]		
Segment ended:	1-Yr Multi-Index Monthly Avg	1-Yr Multi-Index Monthly Avg High-Cap	1-Yr S&P 500 Point-to-Point	1-Yr S&P 500 Point-to-Point High-Cap	1-Yr Uncapped S&P 500 Point-to-Point	1-Yr BNPP Global H-Factor **Plus**	1-Yr BNPP Global H-Factor **High Par**	1-Yr BNPP Global H-Factor **High Par Select**	1-Yr J.P. Morgan Mercury **Plus**	1-Yr J.P. Morgan Mercury **High Par**	1-Yr J.P. Morgan Mercury **High Par Select**
15-Oct-26	9.55%	9.55%	10.25%	13.00%	10.08%	4.30%	4.17%	4.96%	0.60%	0.00%	0.00%
15-Sep-26	9.54%	9.54%	10.25%	13.00%	8.67%	3.72%	3.52%	4.19%	0.60%	0.00%	0.00%
15-Aug-26	10.73%	10.73%	10.25%	13.00%	14.71%	14.26%	15.40%	18.31%	0.60%	0.00%	0.00%
15-Jul-26	12.28%	12.28%	10.25%	13.00%	15.28%	13.50%	14.54%	17.29%	0.60%	0.00%	0.00%
15-Jun-26	13.00%	15.84%	10.25%	13.00%	20.39%	16.24%	17.64%	20.96%	0.60%	0.00%	0.00%
15-May-26	13.00%	14.16%	10.25%	13.00%	19.21%	11.61%	12.42%	14.76%	0.60%	0.00%	0.00%
15-Apr-26	13.00%	23.52%	10.25%	13.00%	24.14%	12.87%	13.84%	16.45%	0.60%	0.00%	0.00%
15-Mar-26	13.00%	15.88%	10.25%	13.00%	11.61%	3.87%	3.69%	4.38%	0.60%	0.00%	0.00%
15-Feb-26	3.73%	3.73%	10.25%	11.80%	5.30%	2.07%	1.66%	1.98%	0.60%	0.00%	0.00%
15-Jan-26	6.37%	6.37%	10.25%	13.50%	10.22%	7.22%	7.49%	8.93%	0.60%	0.00%	0.00%
15-Dec-25	2.74%	2.74%	10.25%	12.65%	6.15%	1.89%	1.46%	1.74%	0.60%	0.00%	0.00%
15-Nov-25	6.20%	6.20%	10.25%	13.50%	8.21%	2.61%	2.28%	2.71%	0.60%	0.00%	0.00%
15-Oct-25	6.00%	6.00%	10.25%	13.50%	8.22%	0.60%	0.00%	0.00%	0.60%	0.00%	0.00%
15-Sep-25	8.01%	8.01%	10.25%	13.50%	11.08%	0.60%	0.00%	0.00%	0.60%	0.00%	0.00%
15-Aug-25	7.34%	7.34%	10.25%	13.50%	9.85%	0.60%	0.00%	0.00%	0.60%	0.00%	0.00%
15-Jul-25	4.36%	4.36%	10.25%	10.88%	4.38%	0.60%	0.00%	0.00%	0.60%	0.00%	0.00%
15-Jun-25	7.58%	7.58%	10.00%	10.04%	1.29%	0.60%	0.00%	0.00%	0.60%	0.00%	0.00%
15-May-25	8.29%	8.29%	10.00%	11.47%	2.72%	0.60%	0.00%	0.00%	0.60%	0.00%	0.00%
15-Apr-25	12.25%	12.78%	6.61%	6.61%	0.00%	0.60%	0.00%	0.00%	0.60%	0.00%	0.00%
15-Mar-25	11.00%	11.00%	10.00%	10.20%	1.45%	0.60%	0.00%	0.00%	0.60%	0.00%	0.00%
15-Feb-25	10.67%	10.67%	10.00%	12.75%	11.57%	7.75%	7.98%	9.64%	0.60%	0.00%	0.00%
15-Jan-25	11.50%	14.47%	10.00%	12.75%	14.38%	7.15%	7.31%	8.83%	0.60%	0.00%	0.00%
15-Dec-24	11.50%	13.87%	10.00%	12.75%	18.22%	11.11%	11.74%	14.18%	0.60%	0.00%	0.00%
15-Nov-24	11.50%	17.00%	10.00%	12.75%	20.37%	13.91%	14.86%	17.96%	2.11%	1.68%	2.04%
15-Oct-24	11.50%	17.00%	10.00%	12.75%	24.37%	21.58%	23.42%	28.30%	4.28%	4.12%	4.98%
15-Sep-24	10.25%	14.75%	9.50%	12.50%	16.42%	17.47%	19.03%	23.36%	1.62%	1.15%	1.41%
15-Aug-24	10.25%	13.79%	9.50%	12.50%	14.91%	14.77%	15.99%	19.63%	0.60%	0.00%	0.00%
15-Jul-24	9.50%	9.50%	9.50%	12.50%	14.99%	16.53%	17.98%	22.06%	1.33%	0.82%	1.01%
15-Jun-24	9.30%	9.30%	9.50%	12.50%	12.72%	12.29%	13.19%	16.19%	0.60%	0.00%	0.00%
15-May-24	10.25%	14.75%	9.50%	12.50%	18.33%	14.90%	16.13%	19.79%	0.60%	0.00%	0.00%

All rates are rounded to 2 decimal places.

	Indexed Interest Strategies										
	Multi-Index Strategies[1]		S&P 500® Annual Point-to-Point Strategies[2]			BNPP Global H-Factor® Strategies[3,5]			J.P. Morgan Mercury℠ Strategies[4,5]		
Segment ended:	1-Yr Multi-Index Monthly Avg	1-Yr Multi-Index Monthly Avg High-Cap	1-Yr S&P 500 Point-to-Point	1-Yr S&P 500 Point-to-Point High-Cap	1-Yr Uncapped S&P 500 Point-to-Point	1-Yr BNPP Global H-Factor **Plus**	1-Yr BNPP Global H-Factor **High Par**	1-Yr BNPP Global H-Factor **High Par Select**	1-Yr J.P. Morgan Mercury **Plus**	1-Yr J.P. Morgan Mercury **High Par**	1-Yr J.P. Morgan Mercury **High Par Select**
15-Apr-24	10.25%	14.75%	9.50%	12.50%	12.34%	10.20%	10.84%	13.30%	0.60%	0.00%	0.00%
15-Mar-24	9.50%	13.00%	9.50%	11.50%	21.48%	11.58%	12.87%	16.65%	0.60%	0.00%	0.00%
15-Feb-24	9.50%	12.38%	9.50%	11.50%	11.27%	7.62%	8.23%	10.65%	0.60%	0.00%	0.00%
15-Jan-24	9.50%	13.00%	9.50%	11.50%	9.62%	4.93%	5.08%	6.57%	0.60%	0.00%	0.00%
15-Dec-23	9.50%	13.00%	9.50%	11.50%	13.64%	4.31%	4.35%	5.63%	0.60%	0.00%	0.00%
15-Nov-23	9.50%	10.40%	9.50%	11.50%	5.31%	0.70%	0.12%	0.15%	0.60%	0.00%	0.00%
15-Oct-23	9.50%	13.00%	9.50%	11.50%	13.28%	1.74%	1.34%	1.74%	0.60%	0.00%	0.00%
15-Sep-23	8.84%	8.84%	9.50%	11.50%	6.57%	0.60%	0.00%	0.00%	0.60%	0.00%	0.00%
15-Aug-23	0.00%	0.00%	3.27%	3.27%	0.00%	0.60%	0.00%	0.00%	0.60%	0.00%	0.00%
15-Jul-23	6.16%	6.16%	9.00%	11.00%	9.13%	1.41%	0.95%	1.22%	0.60%	0.00%	0.00%
15-Jun-23	7.17%	7.17%	9.00%	11.00%	9.28%	2.45%	2.17%	2.81%	0.60%	0.00%	0.00%
15-May-23	0.00%	0.00%	2.79%	2.79%	0.00%	0.60%	0.00%	0.00%	0.60%	0.00%	0.00%
15-Apr-23	0.00%	0.00%	0.00%	0.00%	0.00%						
15-Mar-23	0.00%	0.00%	0.00%	0.00%	0.00%						
15-Feb-23	0.00%	0.00%	0.00%	0.00%	0.00%						
15-Jan-23	0.00%	0.00%	0.00%	0.00%	0.00%						
15-Dec-22	0.00%	0.00%	0.00%	0.00%	0.00%						
15-Nov-22	0.00%	0.00%	0.00%	0.00%	0.00%						
15-Oct-22	0.00%	0.00%	0.00%	0.00%	0.00%						
15-Sep-22	0.00%	0.00%	0.00%	0.00%	0.00%						
15-Aug-22	0.00%	0.00%	0.00%	0.00%	0.00%						
15-Jul-22	0.00%	0.00%	0.00%	0.00%	0.00%						
15-Jun-22	3.06%	3.06%	0.00%	0.00%	0.00%						
15-May-22	7.23%	7.23%	0.00%	0.00%	0.00%						
15-Apr-22	5.65%	5.65%	5.33%	5.33%	0.00%						
15-Mar-22	11.00%	11.47%	7.40%	7.40%	0.00%						
15-Feb-22	10.76%	10.76%	9.50%	12.50%	6.13%						
15-Jan-22	11.00%	14.91%	9.50%	12.50%	16.24%						
15-Dec-21	11.00%	15.24%	9.50%	12.50%	19.98%						
15-Nov-21	11.00%	17.56%	9.50%	12.50%	23.12%						

All rates are rounded to 2 decimal places.

Nationwide®

[1] Multi-Index Monthly Average indexed interest strategies (1-Yr Multi-Index Monthly Average and Multi-Index Monthly Avg High-Cap) use the average monthly performance of 3 indices: S&P 500®, NASDAQ 100® and Dow Jones Industrial Average. To determine the interest crediting rate applied to the policy, the results are weighted: 50% of the best-performing index, 30% of the second-best and 20% of the third-best, and are subject to the participation, cap and floor rates. Any indexed strategy charge is applied at the start of the segment and is not included in the calculation of the interest rate applied to the policy.

[2] S&P 500 Annual Point-to-Point (1-Yr S&P 500 PtP, S&P 500 PtP High-Cap and Uncapped S&P 500 PtP) indexed interest strategies compare the initial and ending values of the S&P 500® index during a 12-month period to determine the percentage of change in the index. The reults are then subject to the current participation, floor, and cap or spread rates to determine the interest crediting rate applied to the policy. Any indexed strategy charge for the high-cap strategies is applied at the start of the segment and not included in the calculation of the interest rate applied to the policy.

[3] BNPP Global H-Factor (1-Yr BNPP Global H-Factor Plus, 1-Yr BNPP Global H-Factor High Par and 1-Yr BNPP Global H-Factor High Par Select) indexed interest strategies compare the initial and ending values of the index during a 12-month period to determine the percentage of change in the index. The results are then subject to the current participation and floor rates to determine the interest crediting rate applied to the policy. Any indexed strategy charge for the High-Par Select strategies is applied at the start of the segment and not included in the calculation of the interest rate applied to the policy.

[4] J.P. Morgan (1-Yr J.P. Morgan Mercury Plus, 1-Yr J.P. Morgan Mercury High Par and 1-Yr J.P. Morgan Mercury High Par Select) indexed interest strategies compare the initial and ending values of the index during a 12-month period to determine the percentage of change in the index. The results are then subject to the current participation and floor rates to determine the interest crediting rate applied to the policy. Any indexed strategy charge for the High-Par Select strategies is applied at the start of the segment and not included in calculation of the interest rate applied to the policy.

[5] When applicable, the maturing segments' crediting rates for the 1-Yr BNPP Global H-Factor Plus and 1-Yr J.P. Morgan Mercury Plus strategies include the non-guaranteed Plus Strategy Credit.

If a strategy is not selected when first available, no segment will mature 12 months later. In cases like this, instead of leaving cells blank, the applied rate is calculated in the same manner as if a segment had been created; that is, using the performance of the index plus the applicable participation and floor rates, and cap or spread rate.

•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, sell, hold or roll over any asset, or to adopt an investment strategy. Investors should discuss their specific situation with their financial professional.

Indexed universal life insurance policies are not stock market investments, do not directly participate in any stock or equity investments and do not receive dividend or capital gains participation. Past index performance is no indication of future crediting rates. Nationwide may discontinue any index that becomes unavailable (i.e., is no longer published) or the calculation of which is substantially changed. Nationwide may substitute with a comparable index or may adjust the method of calculating index segment interest. We reserve the right to correct errors in this document that lists the crediting rates applied to in-force policies.

The performance of the J.P. Morgan Mercury℠ Index and the BNP Paribas Global H-Factor® Index uses volatility control methodologies. Volatility control reference indices tend to limit index performance highs and lows which generally allows Nationwide to offer greater participation rates on indexed interest strategies in an indexed universal life insurance product compared with other strategies in the same product. 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 J.P. 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 they do 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. Both reference indices also reflect a 0.50% per annum deduction rate in calculating reference index performance.

The J.P. Morgan Mercury Index ("Index") has been licensed to Nationwide Life and Annuity Insurance Company (the "Licensee") for the Licensee's benefit. Neither the Licensee nor Nationwide products are sponsored, operated, endorsed, recommended, sold or promoted by J.P. Morgan Securities LLC ("JPMS") or any of its affiliates (together and individually, "JPMorgan"). JPMorgan makes no representation and gives no warranty, express or implied, to contract owners taking exposure to the Product. Such persons should seek appropriate professional advice before making any investment. The Index has been designed and is compiled, calculated, maintained and sponsored by JPMS without regard to the Licensee, the Product or any contract owner. JPMorgan is under no obligation to continue compiling, calculating, maintaining or sponsoring the Index. JPMorgan may independently issue or sponsor other indices or products that are similar to and may compete with the Index and the Product. JPMorgan may also transact in assets referenced in the Index (or in financial instruments such as derivatives that reference those assets). These activities could have a positive or negative effect on the value of the Index and the Product.

This product is not sponsored, endorsed, sold or promoted by BNP Paribas or any of its affiliates (collectively, "BNP Paribas") or any third party licensor of information to BNP Paribas. Neither BNP Paribas nor any other party (including without limitation, New Age Alpha LLC ("NAA"), any calculation agents or data providers make any representation or warranty, express or implied, regarding the advisability of purchasing this product. The BNP Paribas Global H-Factor® Index (the "Index") is the exclusive property of BNP Paribas with no ownership claim made with respect to H-Factor® which is a registered trademark owned by NAA and licensed to BNP Paribas for the limited purpose of creating and licensing the Index, and all NAA indices and any index data thereto that are components of the Index. BNP Paribas and the Index are service marks of BNP Paribas and have been licensed for use for certain purposes by Nationwide Life and Annuity Insurance Company. Neither BNP Paribas nor any other party has or will have any obligation or liability to owners of this product in connection with the administration or marketing of this product, and neither BNP Paribas nor any other party guarantees the accuracy and/or the completeness of the Index or any data included therein.

The "S&P 500®" is a product of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and has been licensed for use by Nationwide. S&P®, S&P 500®, US 500, The 500, iBoxx®, iTraxx® and CDX® are trademarks of S&P Global, Inc. or its affiliates ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"). Nationwide Marathon Indexed Universal Life Accumulator II 2020 is not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500®.

NASDAQ®, OMX®, NASDAQ OMX®, NASDAQ-100® and NASDAQ-100 Index® are registered trademarks of The NASDAQ OMX Group, Inc. (which, with its affiliates, is referred to as the "Corporations") and are licensed for use by Nationwide Life Insurance Company and Nationwide Life and Annuity Insurance Company. The Products have not been passed on by the Corporations as to their legality or suitability. The Products are not issued, endorsed, sold or promoted by the Corporations. **THE CORPORATIONS MAKE NO WARRANTIES AND BEAR NO LIABILITY WITH RESPECT TO THE PRODUCT(S)**.

Guarantees are subject to the claims-paying ability of the issuing insurance company. Products issued by Nationwide Life and Annuity Insurance Company, Columbus, Ohio.

Nationwide, the Nationwide N and Eagle, Nationwide is on your side and Nationwide Marathon are service marks of Nationwide Mutual Insurance Company. ©2025 Nationwide.

FLN-0228AO.4 (06/25)