

Here's what's new at Nationwide®



Serve your clients and grow your business with Nationwide support and solutions.

Now available: Nationwide® IUL Accumulator III

Nationwide® Indexed Universal Life Accumulator III gives your clients enhanced protection and greater growth potential. Built on Nationwide's commitment to transparency and long-term value, this new solution delivers features designed to provide more control — and more opportunities.

IUL Accumulator III includes several enhancements, such as:

- 3 new Nasdaq-100® indexed strategies
- New 2-year indexed strategies
- An 11-month initial term segment for earlier crediting opportunities
- Optional Performance Lock, allowing clients to lock in gains when they choose
- Enhanced dollar cost averaging (DCA) across some or all of a client's initial premium

Together, these upgrades are designed to help clients navigate changing markets with confidence and flexibility. To learn more, visit the [product overview page](#).

New online IUL allocation tool available

Nationwide's new self-service allocation tool is now available, making it faster and simpler to manage your clients' indexed universal life (IUL) policies on [nationwidefinancial.com](#). The allocation tool allows you to make updates anytime, without calling the service center, and your changes will be reflected instantly. Learn more [here](#).

Updated My Clients tab within your book of business

The My Clients tab has a fresh look, designed to make managing your book of business easier. Visual cues and icons now highlight areas needing action, helping you prioritize tasks quickly. The improved client table bundles similar data into one column, streamlining navigation and usability. Expanded policy details provide deeper insights, with additional information now available in exports for better analysis. These updates ensure that you can efficiently manage policies and address client needs. Explore the enhanced My Clients list today and be on the lookout for more updates coming soon.

Nationwide closed block IUL and VUL rate enhancements continue

Following rate improvements implemented in March, Nationwide announced additional enhancements on select VUL and closed block IUL products. These changes include improvements to select cap, participation, spread, and fixed account rates. These enhancements apply to in-force policyholders of the impacted products. For full details, click [here](#).

Expanded juvenile coverage

We've updated our juvenile coverage guidelines to offer greater protection. Now, if neither parent has life insurance coverage, eligible juveniles can qualify for up to \$250,000 in coverage.

Reminder: If parents have life insurance, coverage cannot exceed the parent's or legal guardian's highest death benefit, up to \$1 million. Utilize the [Nationwide Life Insurance Underwriting Guide](#) for more information.

New dedicated large case underwriting team for WFG

Nationwide has built a new large case underwriting team, created exclusively for WFG agents serving high net worth clients. With more than a century of combined expertise, this team delivers high-touch, consultative guidance, competitive offers and expedited case processing so you can place your large cases with speed and confidence. Click [here](#) to learn more about how this team can support you and your clients.

New agent onboarding videos

We've refreshed our onboarding experience with 6 short, practical "how-to" videos, each paired with helpful resources to guide you and your team members through doing business with Nationwide, step by step. Learn anytime at your own pace. Explore these topics:

- Getting started with Nationwide®
- Life illustration basics
- Submitting an application
- Nationwide life underwriting
- Managing your business
- Commission basics

Get started at [nationwide.com/wfgOnboarding](#).

A new streamlined experience for writing Guaranteed Level Term

Nationwide's new Effortless experience streamlines the life insurance process, making it easier to offer the protection your clients need. You can now get from quote to bind in as little as 15 minutes and receive your commission quickly. Currently available for term life insurance, more products will be added in the future. Learn more about Effortless [here](#) or get started by logging [here](#).

Help clients navigate market volatility with Performance Lock

Nationwide is introducing Performance Lock, a new IUL policy management enhancement designed to give you more control, transparency, and efficiency.

Available on uncapped indexed interest strategies for Nationwide IUL Accumulator III, Performance Lock lets you set a target performance lock percentage for a segment on a client's contract before new segments are created. If the index reaches or exceeds that value on any market close during the segment period, that day's index value becomes the ending value for the segment.

Access Performance Lock now by logging in at [financial.nationwide.com/login](#). Get more details on this powerful feature by checking out the [brochure](#).

Now available: E-applications for SIUL 2020

We are pleased to share that formal applications for Nationwide® Survivorship IUL 2020 can now be submitted digitally on iPipeline. Previously available only through paper submission, this enhancement streamlines the process for you and your clients and makes doing business with Nationwide more efficient than ever. For more information on the Nationwide Survivorship IUL 2020 product, click [here](#).

Resources to help grow your base shop

We want to make it easy for you to educate your team on working with Nationwide. That's why we've created prewritten email scripts and social posts you can use to attract new recruits, get them started with Nationwide, and help them sell client solutions. Check out our full guide list [here](#).

Redesigned IUL annual statements

Our Indexed Universal Life Accumulator products' annual statement summary pages are more intuitive and easier to understand in a newly designed, simplified format. These annual statements are now available for the majority of IUL policies that have anniversary dates on or after September 7. Learn more [here](#).

Nationwide Heritage® Single Premium Whole Life Launched in New York + increased maximum premiums

Nationwide Heritage® Single Premium Whole Life is now available in New York. This product offers clients a simple, efficient way to maximize excess funds, providing an income tax-free death benefit while allowing them to maintain control of their assets.

Additionally, there has been an increase to the product's maximum premium across issue ages, giving your clients access to greater coverage.

Learn more about helping clients apply for Heritage [here](#).

Help clients get the best policy for their needs

With our offer match program, Nationwide will match formal applications from a wide range of other carriers so your client can get the best policy that meets their needs. Program guidelines include:

- Ages 25 to 70
- Available on policies with a face amount up to \$2 million
- Available on permanent products only and does not include Term, Long-Term Care Rider II, Nationwide CareMatters or CareMatters Together
- Nationwide's underwriting assessment must be rated Table B or better
- Long-term care riders will continue to be underwritten separately

Learn more about the offer match program [here](#).

A simplified illustration experience

Nationwide's Life Mobile Illustration Tool provides a seamless, mobile-friendly experience for running life illustrations. It offers:

- Ease of use: Allows for easy access to and modification of past illustrations
- Clear comparisons: Multiquote functionality enables simplified analysis of multiple quotes
- On-the-go convenience: The tool is accessible from any browser or device (iOS or Android, smartphone, tablets and computers)

Try it [here](#).

Enhanced foreign national guidelines

Any clients — regardless of documentation type — who have been in the U.S. for 1 year are now:

- Able to apply for the LTC Rider and term insurance
- Exempt from the \$1 million death benefit requirement
- Eligible for accelerated underwriting for qualifying visas

Keep in mind there still must be documented nexus to the U.S.

Check out this [guide](#) for more information on submitting an application with a foreign national client.

In-language product resources

Nationwide offers materials in traditional Chinese, simplified Chinese and Spanish — all in one place — to support your client conversations.

In-language client guides and case studies are now available in Chinese and Spanish for Nationwide Heritage Single Premium Whole Life.

Explore these and more [here](#) to help make your conversations more impactful.

How to become a WFG Premier Partner

Experience tailored support, access to our most experienced case managers and underwriters, and faster response times from underwriting and new business. Click [here](#) for the full list of benefits and how to qualify.

Don't forget to remind your new clients — or existing ones who have not done so yet — to set up their online account today. It's quick and easy. Click [here](#) for instructions.



Quick tips for doing business with Nationwide

1

Use Intelligent Underwriting.

Nationwide's underwriting is always evolving. With Intelligent Underwriting, the average decision time is less than a week. For ages 18 to 50 and face amounts up to \$5 million, decisions are returned in under 72 hours, with 75% receiving an offer without medical labs or exams.*

Learn more about Intelligent Underwriting [here](#).

* Nationwide cannot guarantee that every case will be approved without medical requirements. However, we will make every effort to utilize digital health data and other underwriting tools to avoid requesting a traditional paramedical exam and labs.

2

Sign up for text updates.

It's faster and easier than ever to get updated on your pending case. We'll text you as soon as:

- The personal and health interview is complete
- The initial underwriting review is complete
- Your client is approved for coverage

[Click here](#) to learn how to sign up.

3

Utilize the Life Pending Business Tracker.

This tool makes managing your pending business easier than ever. It allows you to:

- Get real-time case status updates
- Upload documents and responses directly to your case manager
- Review all case status updates in one location

Remember, the Life Pending Business Tracker is your best tool for placing business faster. [Learn more here](#).

4

Don't wait to become appointed.

Getting appointed has never been easier. Simply complete the required Anti-Money Laundering training and request your appointment on mywfg.com.

[Click here](#) to get the full instructions.



Processing hours

Please find the month-end processing cutoff times below. Please note that applications and requirements must be received in good order by 3 p.m. ET.

Production month	iPipeline (electronic) application deadline**	Paper application deadline
July	Friday, July 31, 2026	Tuesday, July 28, 2026
August	Monday, August 31, 2026	Wednesday, August 26, 2026
September	Wednesday, September 30, 2026	Friday, September 25, 2026
October	Friday, October 30, 2026	Tuesday, October 27, 2026

** For settlement commissions, all final requirements for issue — including policy delivery receipts — must be in good order and received by 3 p.m. ET. If final underwriting requirements are received on the final day of the month, same-day issuance cannot be guaranteed.

Note: You must be appointed with Nationwide for any commissions to be processed. For case-specific questions, call 1-855-455-4139 (option 1, then option 2).



Nationwide marketing materials

Dedicated resources to help you succeed

We've created a dedicated site designed specifically for WFG agents.

- Check out our [most popular marketing materials](#)
- Review our [partnership video](#)
- Register for upcoming [webinars](#)
- Access [onboarding coursework](#) for new agents
- Access resources in simplified Chinese, traditional Chinese and Spanish on our [in-language hub](#)
- Review on-demand [training videos](#)
- Access [resources for WFG leaders](#)

Check out these resources, browse available product offerings and explore thought leadership resources and more at nationwide.com/wfg. Be sure to bookmark the webpage once you're there.



We're here to help

For detailed instructions on how to contact Nationwide, [click here](#).



Scan here to view the digital version.



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