



Transition Guidelines

Nationwide® Survivorship Indexed Universal Life

Beginning Monday April 6, 2020, the Extended No-Lapse Guarantee Rider (ENLG Rider) will be available as an optional rider with Nationwide® Survivorship Indexed Universal Life (Nationwide® Survivorship IUL).

The ENLG Rider is only available at the time a Nationwide® Survivorship IUL policy is issued. The rider cannot be added after issue.

Illustrating the ENLG Rider

The rider will be available within Nationwide Life Illustrator beginning March 9, 2020. Keep the following in mind when illustrating the ENLG Rider:

- A Nationwide® Survivorship IUL illustration defaults with the ENLG Rider selected with a guaranteed maximum attained age of 90
- Adding the ENLG Rider may extend the initial death benefit guarantee at no additional rider charge on a current basis (i.e., a rider charge up to the maximum guaranteed rider charge may be assessed in the future)

The ENLG Rider must be deselected on the illustration if the policyowner does not wish to add the rider. If the rider is desired, the rider must be selected on the life insurance application.

Pending Applications

Nationwide® Survivorship IUL applications that are currently pending underwriting review – if the ENLG Rider is requested and subsequently approved for issue prior to April 6th, the earliest date the policy can be issued is April 6th.

Existing Policies

For any existing Nationwide® Survivorship IUL policy, policyowners will have 90 days from April 6, 2020 to add the ENLG Rider – subject to the following guidelines:

- The existing Nationwide® Survivorship IUL policy will be reissued with the ENLG Rider as of the policy's original issue date
- The ENLG Rider will not be underwritten
- New policy data pages will be generated
- Commission will be charged back and regenerated upon policy reissue

The following items will be required to add the ENLG Rider to Nationwide® Survivorship IUL:

- A signed amendment and life insurance illustration
- Additional rider premium

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Key Dates

March 9, 2020	Begin Illustrating Nationwide® Survivorship IUL with ENLG Rider This is the first date that the ENLG Rider can be illustrated within Nationwide Life Illustrator
April 6, 2020	ENLG Rider Launch This is the first date a Nationwide® Survivorship IUL policy can be issued with the ENLG Rider.
July 5, 2020 (Sunday)	Deadline This is the last date to contact your Case Manager to request to add the ENLG Rider to an existing Nationwide® Survivorship IUL policy. After this date, a policyowner <u>will not</u> be able to add the ENLG Rider post issue to an existing Nationwide® Survivorship IUL policy.

We're Here to Help

Please call us if you have any questions or need assistance. We appreciate your business and are glad to help.



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