



Nationwide®

Nationwide Heritage™ Single Premium Whole Life

Help clients build a legacy

Nationwide Heritage™ Single Premium Whole Life offers your clients a quick and easy alternative to other investment options. It immediately maximizes excess funds, providing an income tax-free death benefit for their loved ones — all while maintaining control of their assets.

Our automated application and simplified underwriting make it easy for you and your clients to partner with a company you both know and trust. A decision is available instantly.

Target market	Individuals with excess funds who want an efficient option for passing wealth on to their loved ones																						
Issue ages	40 to 80, age last birthday																						
Underwriting classes	Nontobacco Select, Tobacco Select																						
Death benefit	Level																						
Death benefit guarantee	No-lapse guarantee on the initial base specified amount less any loans taken																						
Refund of premium guarantee	The contract will provide for a 100% refund of premium on surrender																						
Minimum premium amount	\$10,000																						
Maximum premium amounts	<table><thead><tr><th>Ages</th><th>Amount</th><th>Ages</th><th>Amount</th><th>Ages</th><th>Amount</th></tr></thead><tbody><tr><td>40 to 49</td><td>\$75,000</td><td>60 to 64</td><td>\$225,000</td><td>70 to 80</td><td>\$275,000</td></tr><tr><td>50 to 59</td><td>\$150,000</td><td>65 to 69</td><td>\$250,000</td><td></td><td></td></tr></tbody></table>					Ages	Amount	Ages	Amount	Ages	Amount	40 to 49	\$75,000	60 to 64	\$225,000	70 to 80	\$275,000	50 to 59	\$150,000	65 to 69	\$250,000		
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Loans	<p>Policy loans will be available on the cash value with interest paid in advance. Remember loans will reduce any death benefits payable, as well as cash value. If the contract were to lapse with a loan outstanding, the loan amount would be treated as a distribution and all or a portion may be subject to income tax.</p>																						
Other features	<ul style="list-style-type: none">Chronic Illness Benefit: Allow the insured to request a portion of the death benefit early if diagnosed with a permanent chronic illnessTerminal Illness Benefit: Allow the insured to request a portion of the death benefit early if diagnosed with a terminal illnessOwner-directed settlement options: Allow the insured to decide how and when the benefit is accessed by their beneficiary																						
How it works	<p>Learn how a single \$25,000 payment can grow.</p>																						

Clients can
**significantly
increase**
the amount
available for death
benefit purposes.

	Age	Immediate death benefit	Guaranteed cash value at age 80
Female nonsmoker	60	\$60,937	\$42,543
Male nonsmoker	60	\$55,268	\$40,704
Female nonsmoker	65	\$52,591	\$36,716
Male nonsmoker	65	\$47,872	\$35,257
Female nonsmoker	70	\$45,664	\$31,880
Male nonsmoker	70	\$42,083	\$30,994

Please note that there is no incremental increase in the death benefit when the premium increases.

Getting started

If you decide that Nationwide Heritage is right for your client, you'll complete the digital application with them. You can quote, apply and buy at NationwideFinancial.com.¹ To be evaluated for coverage, your clients will be asked the following questions.

1. In the past 3 years, has the proposed insured had any of the following driving violations?

- Revoked driver's license
- Suspended driver's license
- Plead guilty to or been convicted of reckless driving
- Plead guilty to or convicted of driving while intoxicated with drugs or alcohol
- Plead guilty to or convicted of driving under the influence of any drug or alcohol

2. In the past 5 years, has the proposed insured been diagnosed or treated by a medical professional for any of the following?

- Amyotrophic lateral sclerosis (ALS)
- Parkinson's disease
- Multiple sclerosis
- Muscular dystrophy
- Alzheimer's disease
- Dementia
- Alcohol or drug use disorder (excluding marijuana)
- Cancer (excluding basal cell carcinoma and squamous cell carcinoma of the skin)
- Carotid or heart valve disease requiring surgical procedure
- Chronic bronchitis
- Emphysema
- Chronic obstructive pulmonary disease (COPD)
- Cirrhosis of the liver
- Heart disease or disorder, including coronary artery disease
- Diabetes requiring insulin
- Heart failure or a condition requiring the use of a pacemaker or defibrillator
- Human immunodeficiency virus (HIV) or acquired immune deficiency syndrome (AIDS)
- Kidney disease requiring dialysis
- Leukemia or lymphoma
- Major depression
- Bipolar disorder
- Schizophrenia

3. In the past 5 years, has the proposed insured been medically advised to have any surgery, hospitalization, treatment or test that was not completed or for which they have not received the results (excluding HIV)?



Once the application is submitted, you and your client will have an underwriting decision instantly.

Call us today if you have questions about Nationwide Heritage Single Premium Whole Life.



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 Solutions Center: 1-855-455-4139

¹ Quoting is also available on Life Illustrator.



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- 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.

Guarantees are subject to the claims-paying ability of the issuing insurer.

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.

Products are issued by Nationwide Life Insurance Company or Nationwide Life and Annuity Insurance Company, Columbus, Ohio.

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