Nationwide® IUL and VUL rate improvements

Effective June 15 and July 1, 2026

Nationwide's commitment to customers includes regularly evaluating opportunities to maintain strong rates in the current economic environment. Following a rate improvement implemented in March, we are pleased to announce an additional enhancement to cap, participation, spread and fixed account rates on select VUL and IUL products.

In addition, we are updating maximum illustrated rates on select VUL products and IUL products closed to new business. All rate changes are applicable to in-force policy holders of these products. Please see below for important dates and rate change details.

Important dates

May 12, 2026	New cap, participation and spread rates, including new max illustrative rates for all products, will be reflected in the life illustration software
May 16, 2026	Premium received on this date or later will receive the new cap, participation and spread rates
June 15, 2026	Segments created on this date will receive the new cap, participation and spread rates including new premium, transfers (including DCA), and matured segment reallocations
July 1, 2026	New fixed account rate increases are effective
July 10, 2026	New fixed account rate increases are effective in the illustration software

CURRENTLY SOLD VUL PRODUCTS – Cap, Par, and Spread rate changes[1]

Nationwide® VUL Accumulator	Current rate	New rate	Change
1-Year S&P 500® Point-to-Point	7.50% (C)	7.75% (C)	0.25%
1-Year Multi-Index Monthly Average	9.00% (C)	9.25% (C)	0.25%
1-Year Uncapped S&P 500® Point-to-Point	10.25% (S)	9.25% (S)	-1.00%

Maximum illustrative rates
- S&P 500® strategies: 5.43% for Core, 6.01% for Uncapped
- Multi-Index Monthly Average strategies: 5.94% for Core

Nationwide® Advisory VUL	Current rate	New rate	Change
1-Year S&P 500® Point-to-Point	7.00% (C)	7.25% (C)	0.25%
1-Year Multi-Index Monthly Average	8.50% (C)	8.75% (C)	0.25%

Maximum illustrative rates
- S&P 500® strategy: 4.94% for Core
- Multi-Index Monthly Average strategy: 5.53% for Core

[1]The spread rate for a given strategy is indicated in the table by (S), the cap rate by (C) and the participation rate by (P). The remaining percentages are the strategy fees.

CLOSED TO NEW SALES IUL and VUL PRODUCTS – Cap, Par, Spread rate changes[1]

Nationwide® IUL Accumulator II	Current rate	New rate	Change
1-Year S&P 500® Point-to-Point	6.75% (C)	7.00% (C)	0.25%
1-Year Multi-Index Monthly Average	7.25% (C)	7.50% (C)	0.25%
1-Year Uncapped S&P 500® Point-to-Point	9.50% (S)	9.00% (S)	-0.50%
1-Year J.P. Morgan Mercury℠ High Par	150.00% (P)	155.00% (P)	5.00%
1-Year BNPP Global H-Factor® High Par	190.00% (P)	195.00% (P)	5.00%
1-Year S&P 500® Point-to-Point High-Cap	9.00% (C)	9.25% (C)	0.25%
1-Year Multi-Index Monthly Average High-Cap	10.50% (C)	10.75% (C)	0.25%
1-Year J.P. Morgan Mercury℠ High Par Select	185.00% (P)	190.00% (P)	5.00%
1-Year BNPP Global H-Factor® High Par Select	235.00% (P)	240.00% (P)	5.00%
1-Year S&P 500® Point-to-Point *Advanced Multiplier*	7.35% (C)	7.50% (C)	0.15%
1-Year Multi-Index Monthly Average *Advanced Multiplier*	8.00% (C)	8.25% (C)	0.25%

Maximum illustrative rates

- S&P 500® strategies: 4.73% for Core, 4.73% for Uncapped, 5.97% for High-cap, 5.02% for Advanced Mult
- Multi-Index Monthly Average strategies: 4.73% for Core, 5.97% for High-Cap, 5.02% for Advanced Mult
- JPM Mercury strategies: 4.73% for High-Par, 5.97% for High-Par Select
- BNPP Global H-Factor strategies: 4.73% for High-Par, 5.97% for High-Par Select

Nationwide® IUL Protector II	Current rate	New rate	Change
1-Year S&P 500® Point-to-Point	6.75% (C)	7.00% (C)	0.25%
1-Year Multi-Index Monthly Average	7.25% (C)	7.50% (C)	0.25%
1-Year Uncapped S&P 500® Point-to-Point	9.50% (S)	9.00% (S)	-0.50%
1-Year S&P 500® Point-to-Point High-Cap	9.00% (C)	9.25% (C)	0.25%
1-Year Multi-Index Monthly Average High-Cap	10.50% (C)	10.75% (C)	0.25%
1-Year S&P 500® Point-to-Point *Advanced Multiplier*	7.35% (C)	7.50% (C)	0.15%
1-Year Multi-Index Monthly Average *Advanced Multiplier*	8.00% (C)	8.25% (C)	0.25%

Maximum illustrative rates

- S&P 500® strategies: 4.73% for Core, 4.73% for Uncapped, 5.97% for High-cap, 5.02% for Advanced Mult
- Multi-Index Monthly Average strategies: 4.73% for Core, 5.97% for High-Cap, 5.02% for Advanced Mult

Nationwide YourLife® IUL Accumulator (Non-New York)	Current rate	New rate	Change
1-Year S&P 500® Point-to-Point	7.75% (C)	8.00% (C)	0.25%
1-Year Multi-Index Monthly Average	9.00% (C)	9.25% (C)	0.25%
1-Year S&P 500® Point-to-Point w/ Multiplier	6.75% (C)	7.00% (C)	0.25%
1-Year Multi-Index Monthly Average w/ Multiplier	7.25% (C)	7.50% (C)	0.25%
1-Year MSCI EAFE Point-to-Point	9.75% (C)	10.25% (C)	0.50%
1-Year Uncapped S&P 500® Point-to-Point	8.25% (S)	7.75% (S)	-0.50%

Maximum illustrative rates

- S&P 500® strategies: 5.30% for Core, 5.30% for Uncapped, 5.30% for Multiplier
- Multi-Index Monthly Average: 5.30% for Core, 5.30% for Multiplier
- MSCI EAFE strategy: 5.30%

[1]The spread rate for a given strategy is indicated in the table by (S), the cap rate by (C) and the participation rate by (P). The remaining percentages are the strategy fees.

Nationwide YourLife® IUL Protector (Non-New York)	Current rate	New rate	Change
1-Year S&P 500® Point-to-Point w/ Multiplier	6.75% (C)	7.00% (C)	0.25%
1-Year Multi-Index Monthly Average w/ Multiplier	7.25% (C)	7.50% (C)	0.25%

Maximum illustrative rates

- S&P 500® strategies: 5.30% for multiplier
- Multi-Index Monthly Average: 5.30% for multiplier

Nationwide YourLife® IUL	Current rate	New rate	Change
1-Year S&P 500® Point-to-Point	7.75% (C)	8.00% (C)	0.25%
1-Year Multi-Index Monthly Average	9.00% (C)	9.25% (C)	0.25%

Maximum illustrative rates

- S&P 500® strategies: 5.30% for Core
- Multi-Index Monthly Average strategies: 5.30% for Core

Nationwide® Survivorship IUL	Current rate	New rate	Change
1-Year S&P 500® Point-to-Point	6.75% (C)	7.00% (C)	0.25%
1-Year Multi-Index Monthly Average	7.25% (C)	7.50% (C)	0.25%
1-Year Uncapped S&P 500® Point-to-Point	9.50% (S)	9.00% (S)	-0.50%
1-Year S&P 500® Point-to-Point High-Cap	9.00% (C)	9.25% (C)	0.25%
1-Year Multi-Index Monthly Average High-Cap	10.50% (C)	10.75% (C)	0.25%

Maximum illustrative rates

- S&P 500® strategies: 4.73% for Core, 4.73% for Uncapped, 5.97% for High-Cap
- Multi-Index Monthly Average strategies: 4.73% for Core, 5.97% for High-Cap

Nationwide® VUL Protector	Current rate	New rate	Change
1-Year S&P 500® Point-to-Point	7.50% (C)	7.75% (C)	0.25%
1-Year Multi-Index Monthly Average	9.00% (C)	9.25% (C)	0.25%
1-Year Uncapped S&P 500® Point-to-Point	10.25% (S)	9.25% (S)	-1.00%

Maximum illustrative rates

- S&P 500® strategies: 5.43% for Core, 6.01% for Uncapped
- Multi-Index Monthly Average strategies: 5.94% for Core

[1]The spread rate for a given strategy is indicated in the table by (S), the cap rate by (C) and the participation rate by (P). The remaining percentages are the strategy fees.

Fixed Account Rate Changes

Fixed Account	Current rate	New rate	Change
Nationwide® VUL Accumulator	3.25%	3.50%	0.25%
Nationwide® VUL Protector II			
Nationwide® Advisory VUL			
Nationwide® VUL Protector			
Nationwide® Survivorship VUL II			
Nationwide® IUL Accumulator II			
Nationwide® IUL Protector II			
Nationwide YourLife® IUL Accumulator (non-New York)			
Nationwide YourLife® IUL Protector (non-New York)			
Nationwide® Survivorship IUL			
Nationwide YourLife® IUL	3.75%	4.00%	0.25%
Nationwide YourLife® IUL Accumulator (New York-only)			
Nationwide YourLife® IUL Protector (New York-only)			

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If you have questions, please contact your Nationwide wholesaler.

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