



Transition Guidelines

Nationwide VUL Protector II

Nationwide is pleased to announce a price improvement across all non-guaranteed scenarios for the current VUL Protector II effective October 12, 2026. There will be no pricing changes to the Extended No-Lapse Guarantee (ENLG) Rider.

Pricing improvements

Nationwide is implementing a price decrease for all non-guaranteed premium solve scenarios.

- The typical price decrease will range from 2-5% when solving for premium to endow; however, the percent decrease will vary by the characteristics of the case, such as issue age, face amount, risk class, and premium pattern.
- There will be no changes to the Extended No-Lapse Guarantee (ENLG) premium solves.

Important dates

- Newly issued policies on October 12, 2026, or later will reflect the improved pricing
- The improved rates will be reflected in our illustration software on October 9, 2026

Backdating

Normal backdating rules apply and if the policy is backdated using a policy effective date on or before October 12, 2026, it will receive new pricing even if it is backdated.

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.



Contact your Nationwide wholesaler to learn more.



Nationwide®
is on your side

- 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.

Not every policy type includes every benefit, and there may be age restrictions and underwriting thresholds.

All guarantees and benefits of the insurance policy are backed by the issuing insurance company. Policy guarantees and benefits are not backed by the broker/dealer and/or insurance agency selling the policy, nor by any of their affiliates, and none of them makes any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

Products are issued by Nationwide Life Insurance Company or Nationwide Life and Annuity Insurance Company, Columbus, Ohio. The general distributor for variable products is Nationwide Investment Services Corporation, member FINRA, Columbus, Ohio.

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