

Nationwide Launches New Survivorship IUL with Available LTC Rider

Nationwide has long been a leader in the Long-Term Care market by offering a best-in-class LTC Rider on their Survivorship products. That rider is now available on their updated Survivorship IUL offering, giving clients another effective protection solution. Read on for the details!

Find out more about these changes from Nationwide...

- [Formal Announcement from Nationwide](#)
- [SIUL Product Highlights](#)

From Nationwide...



We are excited to announce that Nationwide® Survivorship Indexed UL launched on December 9th, 2019, that will be available in all states except NY, MT, CA, PR and Virgin Islands. This product will replace our current Nationwide YourLife No-Lapse Guaranteed SUL II and Nationwide YourLife Survivorship VUL products.

Highlights Include

Indexed Interest Strategies

All options include:

- Guaranteed 100% participation rate
- Guaranteed 0% floor rate

		Current rates	
		Cap rate	Charge
Core strategies	One-Year Multi-Index Monthly Average	10.25%	0.00%
	One-Year S&P 500* Point-to-Point	8.25%	0.00%
	One-Year Uncapped S&P 500* Point-to-Point	5.00% (spread)	0.00%
High-cap strategies <i>Opportunity to capture more upside potential</i>	One-Year High-Cap Multi-Index Monthly Average	25.00%	1.00%
	One-Year High-Cap S&P 500* Point-to-Point	13.00%	1.00%

Indexed Interest Multiplier

Our multipliers offer additional credits to help your clients achieve their goals. Nationwide MultiplierSM details:

- A 15% credit automatically included with each policy

- Applies to all strategy segments that mature in year 6 and all years thereafter
- Example: If the index segment interest credited is 6.00%, then 6.00% multiplied by 15% equals an additional credit of 0.90%

Nationwide IUL Rewards Program

Reduces cost of insurance (COI) rate of base segment by 15% starting in years 21 onward, as long as eligibility requirements are met:

- Requirements: Meet or exceed a test of net accumulated premium (premium paid minus any loans or partial surrenders) on monthly testing dates that start at the beginning of policy year 21
- Benefit: Applied each month the test is met; not available with death benefit option 2

Monitoring is included to help your clients stay on track to be eligible for the reward. Catch-up premiums are interest free.

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