



Protect your family with whole life insurance from Nationwide®

YOURLIFE IDEA

Nationwide YourLife® WL

For more information: dsmith@usa-bga.com

Nationwide YourLife Whole Life (WL) offers guaranteed life insurance protection plus cash value.

Few things in life come with guarantees. But when you're talking about protecting your family, that's exactly what you want – to know they're covered, regardless of what happens to you.

Nationwide YourLife 20-pay WL offers you the guarantees you're looking for in life, such as:

- ♦ Guaranteed death benefit
- ♦ Guaranteed level premiums paid up in year 20
- ♦ Guaranteed cash values that increase over time

Protections and guarantees are subject to the claims-paying ability of the issuing insurance company.

It's there if you need to use it while you're still living, too.

Since you can access the policy's cash value in the form of loans, you even have a way to protect your family from life's little emergencies, if needed.

And it may be more affordable than you think.

For example, take a look at these monthly premiums. They are payable for only 20 years, and we guarantee they'll stay level. These are for male and female nonsmokers with a Nontobacco rating. Rates are subject to change, and actual rates may vary according to sex, health, age, tobacco use and family history.

Nationwide YourLife 20-pay WL

Male	\$10,000 Specified Amount		\$25,000 Specified Amount		\$50,000 Specified Amount	
	Monthly Premium	20-year Cash Value	Monthly Premium	20-year Cash Value	Monthly Premium	20-year Cash Value
Age 25	\$19.89	\$2,892	\$34.13	\$7,230	\$62.92	\$14,460
Age 35	\$23.94	\$4,008	\$45.97	\$10,021	\$86.60	\$20,042
Age 45	\$28.83	\$5,351	\$59.32	\$13,376	\$113.30	\$26,753
Age 55	\$38.59	\$6,834	\$83.48	\$17,086	\$161.62	\$34,172

Nationwide YourLife 20-pay WL

Female	\$10,000 Specified Amount		\$25,000 Specified Amount		\$50,000 Specified Amount	
	Monthly Premium	20-year Cash Value	Monthly Premium	20-year Cash Value	Monthly Premium	20-year Cash Value
Age 25	\$18.91	\$2,573	\$30.26	\$6,432	\$55.18	\$12,863
Age 35	\$21.76	\$3,577	\$38.51	\$8,942	\$71.69	\$17,883
Age 45	\$25.76	\$4,797	\$52.02	\$11,992	\$98.70	\$23,983
Age 55	\$32.13	\$6,204	\$69.46	\$15,511	\$113.59	\$31,021

Ask us today for your no-obligation, personalized quote.

Email me: dsmith@usa-bga.com

Your life insurance needs may change with your personal situation, like with marriage or a job promotion. So consider whether a particular life insurance policy will fit your long-term life insurance needs, and weigh any associated costs before purchasing. Premiums vary with your sex, health, age and tobacco use, as well as additional charges for riders to customize a policy to fit your needs.

We make a few assumptions when we talk about taking loans from your policy, including that:

1. The contract actually qualifies as life insurance according to Internal Revenue Code (IRC) Section 7702.
2. The contract is not a modified endowment contract (MEC) as defined in IRC Section 7702A.
3. Tax law defines life insurance policies under IRC Section 7702A.
Typically, a MEC happens when too much premium is paid into the policy. We want you to know about MECs because they do have additional restrictions. For example, if a policy becomes a MEC, any distributions from the policy are taken from the gains first, and the gains distributed from the policy are taxable.
4. In addition, surrender charges may apply to partial surrenders. If loans or surrenders are taken prior to age 59½, they may also be subject to a 10% early withdrawal federal tax penalty.
5. If you choose to take loans, the death benefit payable to your beneficiaries will be reduced.

Nationwide and its representatives do not give legal or tax advice. Please consult with your attorney or tax advisor for answers to your specific tax questions.



• Not a deposit • Not FDIC or NCUSIF insured • Not guaranteed by the institution
• Not insured by any federal government agency • May lose value

Life insurance products are underwritten by Nationwide Life Insurance Company or Nationwide Life and Annuity Insurance Company, Columbus, Ohio.

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