



Nationwide YourLife® Indexed UL Accumulator

Current and guaranteed rates as of April 15, 2019

In the table below, the current rate column shows the rates as of the date shown.
Current rates will never be lower than the guaranteed rates.

	Current rate ¹	Guaranteed rate
One Year Multi-index Monthly Average Indexed Interest Strategy²		
Tracks a multi-index blend of: S&P 500®, NASDAQ-100® and Dow Jones Industrial Average		
Participation rate	100.00%	100.00%
Cap rate	12.50%	3.00%
Floor rate	0.00%	0.00%
Indexed Interest Multiplier SM (Not available on this strategy)	—	—

The 30-year lookback rate for this strategy is **7.15%**. Please see Page 3 for details on what a lookback rate tells you.

One Year Multi-index Monthly Average Indexed Interest Strategy with Multiplier³		
Tracks a multi-index blend of: S&P 500®, NASDAQ-100® and Dow Jones Industrial Average		
Participation rate	100.00%	100.00%
Cap rate	10.50%	3.00%
Floor rate	0.00%	0.00%
Indexed Interest Multiplier SM	15.00%	15.00%

The 30-year lookback rate for this strategy is **7.41%**. Please see Page 3 for details on what a lookback rate tells you.

One Year S&P 500® Point-to-Point Indexed Interest Strategy⁴		
Tracks the S&P 500®		
Participation rate	100.00%	100.00%
Cap rate	10.50%	3.00%
Floor rate	0.00%	0.00%
Indexed Interest Multiplier SM (Not available on this strategy)	—	—

The 30-year lookback rate for this strategy is **7.09%**. Please see Page 3 for details on what a lookback rate tells you.

Please note: The following maximum rates apply to illustrations, even if the lookback rates are higher: 6.17% for the One Year S&P 500® Point-to-Point Indexed Interest Strategy with Multiplier, and 6.35% for all other indexed interest strategies.

	Current rate ¹	Guaranteed rate
One Year S&P 500® Point-to-Point Indexed Interest Strategy with Multiplier Tracks the S&P 500®		
Participation rate	100.00%	100.00%
Cap rate	8.50%	3.00%
Floor rate	0.00%	0.00%
Indexed Interest Multiplier SM	15.00%	15.00%

The 30-year lookback rate for this strategy is **6.91%**. Please see Page 3 for details on what a lookback rate tells you.

One Year Uncapped S&P 500® Point-to-Point Indexed Interest Strategy Tracks the S&P 500®		
Participation rate	100.00%	100.00%
Cap rate (Not applicable to this strategy)	—	—
Floor rate	0.00%	0.00%
Spread	5.00%	15.00%
Indexed Interest Multiplier SM (Not available on this strategy)	—	—

The 30-year lookback rate for this strategy is **8.23%**. Please see Page 3 for details on what a lookback rate tells you.

One Year MSCI EAFE Point-to-Point Indexed Interest Strategy Tracks an international index		
Participation rate	100.00%	100.00%
Cap rate	13.00%	3.00%
Floor rate	0.00%	0.00%
Indexed Interest Multiplier SM (Not available on this strategy)	—	—

The 30-year lookback rate for this strategy is **6.17%**. Please see Page 3 for details on what a lookback rate tells you.

Fixed interest strategy		
Credited rate	3.00%	2.00%

Declared loan rates		
Credited rate	3.00%	2.00%
Charged rate (years 1 to 10)	3.90%	3.90%
Charged rate (years 11+)	3.00%	3.25%

¹ Current rates are subject to change. Please contact the National Sales Desk at 1-800-321-6064 for current rate information.

² Monthly average indexed interest strategy blends the averages of the three indexes, S&P 500®, NASDAQ 100® and Dow Jones Industrial Average, and ranks the performances to determine the final rate credited to your policy — 50% of the best-performing index, 30% of the second best and 20% from the third best.

³ The “Multiplier” refers to the Indexed Interest Multiplier, a guaranteed 15% increase to the interest crediting rate — after the participation and cap rates are applied — and can result in an index segment interest rate higher than the cap. For example, 10.00% x 1.15 = 11.50%. The Multiplier is applied at the end of each segment maturity, starting with the first segment. Strategies with the Multiplier may have a lower cap and/or participation rate than strategies without it.

⁴ Annual point-to-point indexed interest strategy compares the initial and ending values of the S&P 500® during a 12-month period to determine the percentage of change in an index.

Historical lookback rates

Nationwide YourLife Indexed UL Accumulator was not available during the periods shown. The historical lookback rates below show how the product might have performed had it been available during those periods. The rates are an average of the one-year rates calculated for each of the indexed interest strategies. Please see the next page for details on what factors are included in the lookback rate calculations.

	30-year	25-year	20-year	15-year	10-year	5-year
One Year Multi-Index Monthly Average Indexed Interest Strategy <small>Tracks a multi-index blend of: S&P 500®, NASDAQ-100® and Dow Jones Industrial Average</small>	7.15%	7.38%	6.27%	6.74%	8.11%	7.62%
One Year Multi-Index Monthly Average Indexed Interest Strategy <i>with Multiplier</i> <small>Tracks a multi-index blend of: S&P 500®, NASDAQ-100® and Dow Jones Industrial Average</small>	7.41%	7.57%	6.55%	7.12%	8.50%	7.97%
One Year S&P 500® Point-to-Point Indexed Interest Strategy <small>Tracks the S&P 500®</small>	7.09%	7.20%	6.39%	7.14%	8.19%	7.27%
One Year S&P 500® Point-to-Point Indexed Interest Strategy <i>with Multiplier</i> <small>Tracks the S&P 500®</small>	6.91%	6.96%	6.26%	7.00%	7.96%	7.11%
One Year Uncapped S&P 500® Point-to-Point Indexed Interest Strategy <small>Tracks the S&P 500®</small>	8.23%	9.02%	6.38%	7.18%	8.74%	6.35%
One Year MSCI EAFE Point-to-Point Indexed Interest Strategy <small>Tracks an international index</small>	6.17%	6.44%	6.37%	6.76%	5.88%	4.46%
S&P 500® Index⁵	8.89%	9.17%	5.26%	7.84%	12.68%	9.49%

Historical lookback rates as of 1/15/2019; updated annually.

⁵ The S&P 500 index results are included for comparison purposes only.

The One Year Multi-Index Monthly Average Indexed Interest Strategy lookback rates were calculated using a weighted blend (50% of best performing, 30% of second best and 20% of third best) of the actual S&P 500® Index, NASDAQ-100® and Dow Jones Industrial Average (excluding dividends) results over time periods shown. In addition, the following factors were applied:

- One Year Multi-Index Monthly Average Indexed Interest Strategy — 100% participation rate, 12.5% cap rate and 0% floor rate
- One Year Multi-Index Monthly Average Indexed Interest Strategy *with Multiplier* — 100% participation rate, 10.5% cap rate, 0% floor rate and 15% Indexed Interest Multiplier

The One Year S&P 500® Point-to-Point Indexed Interest Strategy lookback rates were calculated using the actual S&P 500® Index (excluding dividends) over the time periods shown. In addition, the following factors were applied:

- One Year S&P 500® Point-to-Point Indexed Interest Strategy — 100% participation rate, 10.5% cap rate and 0% floor rate
- One Year S&P 500® Point-to-Point Indexed Interest Strategy *with Multiplier* — 100% participation rate, 8.5% cap rate, 0% floor rate and 15% Indexed Interest Multiplier
- One Year Uncapped S&P 500® Point-to-Point Indexed Interest Strategy — 100% participation rate, 5% spread, no cap rate and 0% floor rate

The One Year MSCI EAFE Point-to-Point Indexed Interest Strategy lookback rates were calculated using the actual MSCI EAFE index (excluding dividends) over the time periods shown. In addition, the following factors were applied:

- One Year MSCI EAFE Point-to-Point Indexed Interest Strategy — 100% participation rate, 13% cap rate and 0% floor rate

Actual participation and cap rates would have differed over the time periods and varied from time to time within those periods. The lookback rates are an indication of respective index performance in the past, have no bearing on future changes in the referenced indexes and are not guaranteed. Actual results may be better or worse than shown.



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