

Nationwide Life Product Updates

New name and product updates announcement for Nationwide Term and Whole Life

On January 11, 2021, Nationwide will be dropping the YourLife® name from our Term and Whole Life products. We will now refer to our products as listed below.

- **Nationwide® Guaranteed Level Term (10,15,20, & 30-year)**
- **Nationwide® 20-Pay Whole Life**
- **Nationwide® Whole Life 100**

In addition to our new naming, we have new product updates we'd like to make you aware of for our Term and Whole Life products.

New Nationwide® Guaranteed Level Term (GLT) product updates effective January 11, 2021

- New Standard Plus Non-tobacco premium rates available
- Existing Standard Non-tobacco rates will be repriced

Please see the attached Nationwide GLT Transition Guidelines for full details.

Highlights:

- **January 11, 2021:** New Standard Plus Non-tobacco premium rates can be illustrated within Nationwide Life Illustrator
- **January 10, 2021:** The last date a GLT application can be signed to be considered for the original Standard Non-tobacco premium rates
- **January 22, 2021:** The last date a GLT application must be received in the Home Office to be considered for the original Standard Non-tobacco premium rates

New York specific updates for Nationwide Term & Whole Life products

- On both Nationwide Whole Life and Term products our modal factors will be updated to align with the non-New York modal factors introduced in 2019
- On Nationwide Guaranteed Level Term (10,15,20-year), the maximum issue age is changing to 64 due to regulatory requirements
- Rates are changing in all risk classes for Nationwide Guarantee Level Term, January 10, 2021, is the last day a GLT application can be signed to receive the old rates.