



Nationwide YourLife[®] Indexed UL

Current and historical rates

CURRENT RATES AS OF 6/15/2014

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
Monthly average indexed interest strategy²		
Multi-index blend: S&P 500 [®] , NASDAQ-100 [®] and Dow Jones Industrial Average SM		
Participation rate	140.00%	100.00%
Cap rate	12.00%	3.00%
Floor rate	0.00%	0.00%
Default illustration rate	7.60%	N/A
Annual point-to-point indexed interest strategy³		
Tracks the S&P 500 [®]		
Participation rate	100.00%	100.00%
Cap rate	12.00%	3.00%
Floor rate	0.00%	0.00%
Default illustration rate	7.60%	N/A
Fixed interest strategy		
Credited rate	4.00%	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 AverageSM, 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 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.

INTEREST RATES APPLIED

When money is swept into an indexed interest strategy, it creates an index segment that lasts one year. At the end of that year, the interest rate is determined and applied to the money in the segment. Listed below are the actual interest rates applied (rounded to two decimal places).

	Monthly average indexed interest strategy² Multi-index blend: S&P 500®, NASDAQ-100® and Dow Jones Industrial Average SM	Annual point-to-point indexed interest strategy³ Tracks the S&P 500®
6/15/2013 to 6/15/2014	12.00%	12.00%
5/15/2013 to 5/15/2014	12.00%	12.00%
4/15/2013 to 4/15/2014	12.00%	12.00%
3/15/2013 to 3/15/2014	12.00%	12.00%
2/15/2013 to 2/15/2014	12.00%	12.00%
1/15/2013 to 1/15/2014	12.00%	12.00%
12/15/2012 to 12/15/2013	12.00%	12.00%
11/15/2012 to 11/15/2013	12.00%	12.00%
10/15/2012 to 10/15/2013	11.42%	12.00%
9/15/2012 to 9/15/2013	6.44%	12.00%
8/15/2012 to 8/15/2013	10.61%	12.00%
7/15/2012 to 7/15/2013	12.00%	12.00%
6/15/2012 to 6/15/2013	12.00%	N/A ⁴
5/15/2012 to 5/15/2013	11.74%	N/A ⁴
4/15/2012 to 4/15/2013	4.97%	N/A ⁴
3/15/2012 to 3/15/2013	0.48%	N/A ⁴
2/15/2012 to 2/15/2013	6.06%	N/A ⁴
1/15/2012 to 1/15/2013	12.00%	N/A ⁴
12/15/2011 to 12/15/2012	12.00%	N/A ⁴

⁴Not applicable; no segments matured prior to 7/15/2013.

Keep in mind that all guarantees are subject to the claims-paying ability of the issuing insurance company. Be sure to choose a product that meets long-term life insurance needs, especially if personal situations change — for example, marriage, birth of a child or job promotion. Weigh the costs of the policy, and understand that life insurance has fees and charges that vary with sex, health, age and smoking status. Riders that customize a policy to fit individual needs usually carry an additional charge.

Indexed universal life insurance policies are not stock market investments, do not directly participate in any stock or equity investments, and do not receive dividend or capital gains participation. Past index performance is no indication of future crediting rates. Also, be aware that interest crediting fluctuations can lead to the need for additional premium in the policy.

HISTORICAL LOOKBACK RATES

Nationwide YourLife Indexed UL 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.

	Monthly average indexed interest strategy² Multi-index blend: S&P 500®, NASDAQ-100® and Dow Jones Industrial Average SM	Annual point-to-point indexed interest strategy³ Tracks the S&P 500®	S&P 500® Index⁵
As of 12/15/2013			
30-year	7.83%	7.93%	9.77%
25-year	7.61%	7.64%	8.49%
20-year	7.64%	7.76%	8.65%
15-year	6.31%	6.43%	3.29%
10-year	6.87%	7.34%	6.06%
5-year	9.21%	9.53%	15.37%

Historical lookback rates as of 12/15/2013; updated annually

⁵ The actual S&P 500 data are included for comparison purposes only.

The monthly average 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 AverageSM (excluding dividends) over the time periods shown, with a 140% participation rate, a 12% cap rate and a 0% floor rate.

The annual point-to-point rates were calculated using the actual S&P 500® Index (excluding dividends) over the time periods shown, with a 100% participation rate, a 12% cap rate and a 0% floor rate.

Actual participation and cap rates would have been different 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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Guarantees and protections are subject to the claims-paying ability of the issuing insurance company.

Nationwide® may discontinue any index that becomes unavailable (i.e., is no longer published) or the calculation of which is substantially changed. Nationwide may substitute with a comparable index or may adjust the method of calculating index segment interest.

Life insurance is issued by Nationwide Life Insurance Company or Nationwide Life and Annuity Insurance Company, Columbus, Ohio.

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FLE-0149AO.12 (07/14)