

Transition Guidelines

Product Update— 2019 New and Discontinued Products

On January 1, 2020, Nationwide® will only offer products that are 2017 Commissioners Standard Ordinary (CSO) compliant. These are industry wide regulatory efforts that impact mortality tables used in pricing requirements. In preparation for this transition, Nationwide is putting the following rules in place to ensure the best customer experience and compliance to regulations.

Beginning Monday, December 9, 2019, Nationwide will no longer accept applications for any products using 2001 CSO pricing.

All applications received on December 9, 2019 and later, will be for 2017 CSO compliant products.

Any pending applications, received prior to December 9, 2019, will continue to be underwritten as such, but will need to be ISSUED by December 31, 2019, or they will need to transition to a 2017 CSO compliant product.

The following chart shows the 2001 CSO Compliant products that will be unavailable for sale after 12/9/19:

Nationwide YourLife CareMatters®
Nationwide YourLife Current Assumption UL
Nationwide YourLife Indexed UL
Nationwide YourLife Indexed UL Accumulator
Nationwide YourLife Indexed UL Protector
Nationwide YourLife No-Lapse Guaranteed SUL II
Nationwide YourLife No-Lapse Guaranteed UL
Nationwide YourLife Accumulation VUL
Nationwide YourLife Protection VUL
Nationwide YourLife Survivorship VUL

The following chart shows the 2001 CSO Compliant products that will be repriced with 2017 CSO Compliant pricing:

Nationwide YourLife CareMatters (CA & NY only)
Nationwide YourLife Whole Life 100
Nationwide YourLife 20-Pay Whole Life

The following chart shows the products currently available for sale that are already 2017 CSO Compliant:

Nationwide CareMatters® II
Nationwide Indexed UL Accumulator II
Nationwide Indexed UL Protector II
Nationwide Survivorship Indexed UL (targeted in Q4 2019)
Nationwide No-Lapse Guarantee UL II
Nationwide VUL Accumulator
Nationwide VUL Protector
Nationwide YourLife 10, 15, 20, 30-year Term GLT

*all dates subject to product and state approvals

For New York Only

The following chart shows the 2001 CSO Compliant products that will be unavailable for sale after 12/9/2019 in NY:

Nationwide YourLife Current Assumption UL
Nationwide YourLife Indexed UL
Nationwide YourLife No-Lapse Guaranteed SUL II
Nationwide YourLife No-Lapse Guaranteed UL
Nationwide YourLife Accumulation VUL
Nationwide YourLife Protection VUL
Nationwide YourLife Survivorship VUL

The chart below shows the 2001 CSO Compliant products that will be repriced with 2017 CSO Compliant pricing beginning on the following dates:

Nationwide YourLife Whole Life 100 (9/9/2019)
Nationwide YourLife 20-Pay Whole Life (9/9/2019)
Nationwide YourLife CareMatters (12/9/2019)

The following chart shows the products currently available for sale that are already 2017 CSO Compliant (or coming soon) in NY:

Nationwide No-Lapse Guarantee UL II (12/9/2019)
Nationwide YourLife Indexed UL Accumulator (12/9/2019)
Nationwide YourLife Indexed UL Protector (12/9/2019)
Nationwide YourLife 10-, 15-, 20-, 30-year Term GLT (currently available)

*all dates subject to product and state approvals

We are strongly committed

Nationwide remains strongly committed to serving your firm's life insurance needs through very competitive products. With more than 90 years of proven strength and stability, we are proud to be a carrier that you and your clients can have confidence in.



If you have questions or need more information, please contact the Life Solutions Center at 1-800-321-6064.



All individuals selling these products must be licensed insurance agents and registered representatives of a broker/dealer. Variable products are issued by Nationwide Life Insurance Company or Nationwide Life and Annuity Insurance Company, Columbus, Ohio. Guarantees are subject to the claims-paying ability of Nationwide Insurance. The general distributor is Nationwide Investment Services Corporation, member FINRA.

Nationwide, Nationwide CareMatters, Nationwide YourLife, Nationwide is on your side and the Nationwide N and Eagle are service marks of Nationwide Mutual Insurance Company.

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