



Nationwide[®]
is on your side

Automated
Premium Monitor

Client guide

A guarantee you
can count on

Protection for your policy

Everyone forgets things now and then, such as paying the premium on a life insurance policy. But a minor oversight such as that could lead to major issues later on.

You see, a late or missed payment on most permanent universal life insurance products can jeopardize the no-lapse guarantee. And what's the point of having a guarantee if it isn't there when you need it?

So Nationwide® created a service to help you and your insurance professional protect the no-lapse guarantee on your policy. It's called Automated Premium Monitor (APM), and it's automatically included on many Nationwide life insurance products that offer a no-lapse guarantee.

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 tobacco use. Riders that customize a policy to fit individual needs usually carry an additional charge.

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



What is it?

APM is an innovative service available on select Nationwide permanent universal life insurance policies. It is designed to act as a three-tiered safety net for your policy by:

1. Preventing the intended guarantee from going off track
2. Notifying you and your insurance professional if it happens
3. Helping correct the guarantee on your policy

PREVENT

APM helps you avoid future issues with your policy by providing:

Advance billing notices — remind you of the planned premium amount a month before the due date for nonmonthly billing frequencies.

Late payment provision — automatically backdates late premium payments to the prior monthly anniversary date. Backdating is for death benefit guarantee purposes only. For the accumulated value — the account which determines the policy's actual cash value — premiums are counted when they are received.

Electronic funds transfer — eliminates the hassle of remembering to pay your premiums by having them automatically withdrawn from your bank account. It also helps you avoid early, late or missed payments by scheduling a payment on its due date, which keeps your guarantee on track. Nationwide will provide reminder notices a month before the due date for nonmonthly billing frequencies.

NOTIFY

Once you're on track, APM helps make sure you stay there by sending:

Annual notification — Nationwide will review your policy each year on the policy anniversary to see how your guarantee is doing and if any corrective action is needed. We'll then notify you in writing, via your annual statement and a letter, about the status of your guarantee.

CORRECT

Nationwide wants to help you protect what matters most. Here's how we can help:

Catch-up provision — Nationwide will notify you when your no-lapse death benefit guarantee won't last as long as expected or when you are at risk of losing the guarantee. We can then help you get caught up and get your guarantee back on track.

Protecting what matters most

Your policy has a guarantee you can count on for life! Contact your insurance professional or call 1-800-848-6331 to find out more about our APM protection.

Get to know us better

- We're a Fortune 100 company¹ and one of the largest financial services companies in the United States
- We've been in the business of protecting families, their futures and the things they value for over 90 years
- Our enterprise risk management capabilities are rated as "adequate with strong risk controls" by third-party rating agency Standard & Poor's²
- Our 30,000 employees give back to the communities they live and work in by volunteering through the *On Your Side* Volunteer Network[®] and contributing to nearly 750 United Ways across the United States



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¹ Based on revenue, Fortune magazine (May 2018).

² "North American and Bermudian Insurers Stayed the Course Through Choppy ERM Seas in 2016," RatingsDirect report, Standard & Poor's (April 27, 2017).

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