



Help your business thrive

YourLife Idea

Nationwide YourLife® No-Lapse Guarantee SUL II

Could your business survive the loss of multiple key employees?

Your business may be able to handle the loss of one key person — cross-training usually means that another person on staff could handle many of the same responsibilities. But if you lost a second key person, too, the company and its employees could be drastically affected.

A Nationwide YourLife® No-Lapse Guarantee SUL II policy can help you avoid this potentially devastating situation.

Here's how the solution works

An SUL II policy would insure two key employees, with the company named as the beneficiary. SUL stands for survivorship universal life, a type of life insurance that covers two people and pays a death benefit when the last surviving insured passes away.

When the last insured key employee passes away, the business receives the life insurance policy's income tax-free death benefit. The business can then use this pool of money to recruit and train new personnel and help cover financial losses that may occur because of the deaths.

Be sure to choose a life insurance policy that meets the long-term life insurance needs of your business. If your business situation changes — for example, an employee leaves or gets a promotion — make sure your policy continues to meet your business needs. You should also weigh the costs before making a purchase. Life insurance has fees and charges associated with it, including costs that vary based on sex, health, age and smoking status. Riders that customize your policy to fit your business needs usually carry additional charges, may not be available in certain states and may be known by different names. Protections and guarantees are subject to the claims-paying ability of the issuing life insurance company. Since Nationwide® and its representatives don't give legal or tax advice, you should consult with your legal and tax advisors for answers to your specific questions.

A look at SUL II

- One SUL II policy is generally more economical than two single life insurance policies
- It offers a no-lapse death benefit guarantee, which means your coverage will be there when it's needed most
- Automated Premium Monitor (APM) helps keep your policy and its no-lapse guarantee on track by notifying you and your insurance professional if a problem should arise
- Underwriting programs for both insured people could help you get better premium rates even if there's a minor health issue

Nationwide's team is ready to help. Contact your insurance professional to learn more about how Nationwide YourLife No-Lapse Guarantee SUL II offers solutions to help your business thrive.



On Your Side[®]

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

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