



Mail To: **Nationwide Life Insurance Company**
Nationwide Life and Annuity Insurance Company
 P.O. Box 182835
 Columbus, Ohio 43218-2835
 1-800-547-7548
www.nationwidefinancial.com

As a valued Nationwide customer, we would like to inform you of a feature available to assist in repaying the new loan balance on your Flexible Premium Adjustable Life insurance policy.

You may choose to elect to have your future payments automatically applied towards reducing the loan balance until it is repaid in full. This feature is available regardless of how you pay your premium. *This feature is not available on any Term, Whole Life, or Flexible Premium Variable Universal Life insurance policy that you may have.* Loan payments are reflected by a reduction in the loan payoff amount quoted on your annual statement.

By applying payments to your loan, policy expense charges are reduced as loan payments are not subject to a premium expense charge. As you reduce the loan balance with each loan payment, the amount of loan interest billed each year is lowered and the net death benefit payable to your beneficiary is increased. The cost of insurance is paid each month from the cash value in your policy.

Your policy contract states that all payments will be applied as premium unless otherwise noted. Written authorization is needed to initiate this payment option. If you would like all future payments applied to the loan until it is repaid in full, please complete and return the bottom portion of this form to our office. We recommend that you also sign and date the portion of the form marked "For Your Records" and file it with your policy contract.

If you have any questions regarding this feature, or any other questions regarding your life insurance policy, please feel free to contact your Nationwide Agent or our office at 1-800-543-3747 (TDD 1-800-622-2421). Representatives are available to assist you between the hours of 8:00 a.m. and 9:00 p.m. EST, Monday through Friday.

For Your Records

Please apply all future payments on my Flexible Premium Adjustable Life insurance policy number _____ to the outstanding loan balance. Once the total outstanding loan is repaid in full, payments will automatically resume as premium payments towards the accumulated cash value.

I understand that this payment option will remain in force for the entire life of the policy unless I submit a written request to terminate this option.

Signature of Policy Owner

Date

(Cut along line)

(Cut along line)

To Request This Option, please complete the bottom portion and return it to the following address:

Nationwide
Attn: Life Services
PO Box 182835
Columbus OH 43272-5307

Please apply all future payments on my Flexible Premium Adjustable Life insurance policy number _____ to the outstanding loan balance. Once the total outstanding loan is repaid in full, payments will automatically resume as premium payments towards the accumulated cash value.

I understand that this payment option will remain in force for the entire life of the policy unless I submit a written request to terminate this option.

Signature of Policy Owner

Date