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Memo

To:

From: Frank Branca, Jr.

CC:

Date: 7/28/2010

Re: **Nationwide Suspends Current UL Sales**

Nationwide YourLife[®] Current Assumption UL Suspensions

Dear Valued Business Partners,

Due to heightened concerns regarding stranger-owned life insurance (STOLI) and the particular issues it presents for senior citizens, Nationwide[®] has suspended underwriting cases of our **Nationwide YourLife Current Assumption Universal Life Product with face amounts larger than \$100,000 for clients over age 65, effective immediately.**

This suspension is consistent with Nationwide's policy against premium financing and STOLI in any form. We feel that protecting against any improper use of this product is in the best interest of our policyholders.