



Nationwide®

Lifetime Income Withdrawal Administrative Form

Nationwide Life Insurance Company

Nationwide Life and Annuity Insurance Company

Skip the paperwork: Complete this form electronically at nationwide.com for quicker handling

Contact us: For questions about this form call 800-848-6331

When to use: Utilize this form with the Lifetime Income, Lifetime Income Capture or Lifetime Income Track rider. Not for contracts that have the Nationwide Lifetime Income Rider+ (Nationwide L.inc+ Core, Nationwide L.inc+ Accelerated, Nationwide L.inc+ Max).

1. Enter Contract Owner Information

First Name: _____ Last Name: _____ Contract Number: _____

Address: _____

City: _____ State: _____ ZIP: _____

Phone: _____ Email: _____

Nationwide strives to provide excellent customer service to our Members. By providing your telephone number, you authorize the Nationwide Family of Companies to contact you via telephone using automated technology to assist you with your account.

2. Select (only one) Reason for Submission

IMPORTANT: Not for Non-Lifetime Withdrawals. Lifetime Income Track Withdrawals cannot begin until Owner (or both spouses, if Joint Option is elected) reach age 59 ½.

Choose one option:

- Set Up New Withdrawal** (Default) Choosing this option will terminate any existing Scheduled Withdrawals, including Required Minimum Distribution's (RMD)
- Replace or Change Existing Withdrawal**
- Terminate All Existing Withdrawal(s)** (complete sections 1, 2 and 10 only)

For Setup/Replace/Change options:

Lifetime Income Withdrawal Only: Complete Section 3a or 3b

Specific Withdrawal Amount: Complete Section 3c

Lifetime Income Withdrawal to satisfy Required Minimum Distribution (RMD): Complete Sections 3a and 4a

Required Minimum Distribution (RMD) Only: Complete Section 4b

3. Select a Lifetime Income Scheduled Withdrawal Option

If you don't select an option on this form, Nationwide defaults to the *Maximum Allowable Amount per Lifetime Income contract year* option (3a). **Be sure to review the Important Details and Disclosures beginning on Page 7 before making an election.**

We don't guarantee the Lifetime Income Benefit Base won't be reduced. Withdrawals in excess of the lifetime income withdrawal amount, called "excess withdrawals", may result in a reduction in future lifetime income withdrawal amounts.

Choose one option:

- 3a. Maximum Allowable Amount per Lifetime Income contract year** (calculated by Nationwide)
 - Enter start date and frequency in Section 5 (except if you're using Lifetime Income to satisfy your RMD, then skip to 4a)
 - If the start date is not the beginning of your Lifetime Income anniversary, we'll divide your maximum amount by the remaining elected frequency periods. This may result in a change of your scheduled amount on your next option anniversary
 - Additional deposits or withdrawals will recalculate the Lifetime Income scheduled withdrawal amount. If withdrawals exceed your maximum allowable amount, your scheduled withdrawal will stop until after your next Lifetime Income contract anniversary
- 3b. Level Amount** (calculated by Nationwide)
 - Enter start date and frequency in Section 5
 - Regardless of when withdrawals are scheduled to begin, your level amount is divided by the number of periods in the selected frequency. Additional withdrawals or deposits will not recalculate the Lifetime income scheduled withdrawal amount. However, Nationwide can recalculate the withdrawal amount upon written request. We'll recalculate your benefit base on your anniversary

3. Select a Lifetime Income Scheduled Withdrawal Option

3c. Specific Amount \$ _____

Gross Amount (before taxes (you elect in Section 6) and charges)

Net Amount (after taxes (you elect in Section 6) and charges)

- This option may result in a reduction of your Lifetime Income Benefit Base. This amount won't change unless you notify Nationwide in writing

4. Select a Required Minimum Distribution (RMD) Option

IMPORTANT: This section is applicable for IRA, 403(b) and 401 contracts. **Be sure to review the applicable RMD age and Important Details and Disclosures beginning on Page 7 before making an election.**

Select ONE Scheduled RMD Option below:

IMPORTANT: Preservation of Benefit Base is only available with Option 4a. The Nationwide Lifetime Income option allows for the greater of the RMD amount for the current calendar year at the beginning of the Lifetime Income anniversary year or Lifetime Income annual income amount. In order to preserve the Lifetime Income benefit base and satisfy your current calendar year RMD, we require the following: an annual frequency, the Start Date to be the day after the Lifetime Income rider anniversary date and the withdrawal to be set up with the Lifetime Income Maximum Allowable Amount option.

4a. RMD using my Lifetime Income - Annually (calculated by Nationwide)

IMPORTANT: If you submit the form after the Lifetime Income Anniversary, we will process it on the date we receive it in good order. We'll set up future withdrawals with an annual frequency the day after the Lifetime Income Anniversary.

Choose one option below:

Current and Future years

Future years only

Current Year Only (new form required annually)

4b. RMD Only

IMPORTANT: If the RMD amount is greater than the Lifetime Withdrawal amount, it may reduce the income benefit base and Lifetime Withdrawal amounts and incur charges. To keep the income benefit base and Lifetime Withdrawal amounts the same, you must elect option 4(a).

Choose one option below:

Recurring option (calculated by Nationwide) Enter Start Date and Frequency in Section 5

One-time current year only (calculated by Nationwide) on _____ (MM/DD)

One-time current year specific amount \$ _____ on _____ (MM/DD)

One-time past year specific amount \$ _____ For RMD year: _____ on _____ (MM/DD)

RMD Spousal Beneficiary Election

My spouse is my beneficiary and is 11 or more years younger than I am. I elect to calculate my RMD based on the Joint and Last Survivor Expectancy Table method. My spouse's date of birth is: _____ (MM/DD/YYYY)

Prior Year Account Balance

Required for Nationwide to calculate your RMD if you purchased or added to your annuity this year with funds from another provider. The 12/31 account balance with my previous provider was \$ _____

403(b) balance as of 12/31/1986 \$ _____ (if applicable)

5. Select Start Date and Frequency

IMPORTANT: Skip this section if you elected option 4a.

Enter a Start Date: _____ (MM/DD/YYYY)

(If blank, or the requested date has passed, we'll default to current business day)

Select a Withdrawal Frequency (if left blank, we'll default to Monthly)

Annually Semi-Annually Quarterly Monthly

6. Enter Tax Withholdings

Nationwide will withhold 10% federal tax and any required Resident State tax, unless designated differently below. Total federal and state tax withholding cannot exceed 100%. See Important Details and Disclosures for more information.

6a. Federal Tax Withholding

I elect:

No federal income tax withheld from each of my payments

If you wish to have federal income tax withheld, that is different than the default withholding rate, then the W-4R federal tax withholding form is required. The current W-4R federal tax withholding form can be found on the IRS website at IRS.gov.

Taxes will only be withheld and reported to the designated Contract Owner. If we don't receive the form and you have not elected (No federal income tax withheld), Nationwide will default to withholding taxes based on the current IRC withholding rules. The default withholding rate is 10% (20% for eligible rollovers).

IMPORTANT: Distributions you receive from qualified retirement plans (for example, 401(k) plans and section 457(b) plans maintained by a governmental employer) or tax-sheltered annuities that are eligible to be rolled over to an IRA or qualified plan are subject to a 20% default rate of withholding on the taxable amount of the distribution. You may not elect a withholding rate of less than the 20% or elect to have no withholding; however, you may elect a higher rate, which would require completing a W-4R federal tax withholding form. Please refer to the general instructions on the W-4R federal tax withholding form for more information.

You may be subject to tax penalties if your estimated tax payments and tax withheld are not adequate. It is always recommended to consult with a tax advisor on your specific circumstance.

6b. Additional Federal Withholding Elections (Qualified Contracts Only)

Please see Important Details and Disclosures beginning on Page 7 for more information.

For Qualified Birth or Adoption Distributions (QBAD) ONLY: By checking this box, I represent that this is a QBAD Distribution from my qualified contract. A QBAD Distribution is not subject to 20% mandatory federal tax withholding, but is subject to the 10% federal income tax withholding unless I elect otherwise. A QBAD Distribution is subject to the voluntary federal tax withholding requirements. If we don't receive a W-4R form and you have not elected above (No federal tax withheld), Nationwide will withhold the default federal tax withholding rate of 10%. Please see Important Details and Disclosures beginning on Page 7 for more information.

Terminally Ill Distribution ONLY: By checking this box I represent that this distribution meets the requirements for an exception from penalty on early distributions from qualified plans because I am terminally ill. I will be required to submit the Terminal Illness Physician Certification Form in addition to this distribution form. A distribution for Terminal Illness is not subject to 20% mandatory federal tax withholding or the 10% IRS additional tax penalty for those under 59 ½ years old, but if we don't receive a W-4R form and you have not elected above (No federal tax withheld), Nationwide will withhold at the default withholding rate.

Disaster Recovery Distribution ONLY: By checking this box, I represent that this is a Disaster Recovery Distribution from my qualified contract. A Disaster Recovery Distribution is not subject to 20% mandatory federal tax distribution or the 10% IRS additional tax penalty for those under 59 ½ years old, but if we don't receive a W-4R form and you have not elected above (No federal tax withheld), Nationwide will withhold at the default withholding rate.

6c. State Tax Withholding

I elect to have **State** Taxes withheld from the withdrawal:

Amount to be withheld: _____ % (0%-100%) or \$ _____

State of residence¹: _____

- Qualified plans may be subject to 20% mandatory federal withholding. See Important Details and Disclosures beginning on page 7 for more information
- To avoid mandatory state withholding, for those states that require it, you **MUST** provide a completed state tax form (located on the State's website). Nationwide does not provide these forms

¹If state income tax is withheld, as required by specific states and their regulations, Nationwide will round the dollar amount up to the next whole dollar

7. Select Payment Method

Direct Deposit

You are authorizing a one-time or recurring Automated Clearing House (ACH) credit (direct deposit) to the bank account provided on this form. Funds must be deposited to a U.S. Institution. See Important Details and Disclosures on pages 7-10.

Select an account type¹:

- Account on File** Verify account information below
- New Checking Account²** Provide account information below
- New Savings Account²** Provide account information below

Check here if this is a commercial bank account

A commercial bank account is one that is owned by an entity (company, trust, etc.) rather than an individual person. **NOTE:** If the bank account is owned by a company or trust, additional documentation is required.

Bank Account Holder Name (must be Contract Owner): _____

(For commercial accounts, please provide the name of the commercial bank account holder as well as the party authorized to sign for this account)

Financial Institution Name: _____

Transit/ABA Routing Number: _____ (Can ONLY begin with 0, 1, 2 or 3)

Account Number: _____

¹If there is no account information on file, or you don't provide account information, we'll mail a check to the address on file.

²New account information will replace the account information on file for this contract. This will affect any existing scheduled withdrawals. If you do not want to replace the account information on file, call 800-848-6331 to make other payment arrangements.

Digital Payment (for withdrawals under \$50,000)

You will receive an email to facilitate your payment digitally³ after the withdrawal from your annuity contract is processed. You may be able to select from several payment acceptance methods such as ACH or Zelle. First-time users will be prompted to register prior to collecting payments.

Email Address (Required): _____

To protect against fraud, the email provided must match the one on file at Nationwide, if any. If the email address provided doesn't match what's on file, or if a change has been made within the past 30 days, a check will be mailed to your address of record. To verify your email address on file, please contact Nationwide at 800-848-6331.

³The digital payment platform is powered by J.P. Morgan. J.P. Morgan will not distribute or disseminate any information provided for purposes other than facilitating your digital payment. By selecting this option you will be prompted to register to accept your payment, but no J.P. Morgan account will be created without your consent.

Mail Check to Address on File

Send to my Custodial Account (My contract has a custodial firm as owner; Nationwide will issue funds per agreement)

Send to a Company/Organization/Charity For Benefit of (FBO) - Provide information below

Check payable to/Name: _____

Address: _____

City: _____ State: _____ Zip: _____

8. State Fraud Disclosures

For your protection California law requires the following to appear on this form: Any person who knowingly presents false or fraudulent information to obtain or amend insurance coverage or to make a claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

9. Certify Taxpayer ID

I certify that under penalties of perjury that:

1. The Taxpayer Identification Number or Social Security Number listed on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and
2. I am not subject to backup withholding because:
 - a. I am exempt from backup withholding, or
 - b. I have not been notified that I am subject to backup withholding as a result of a failure to report all interest or dividends, or
 - c. The Internal Revenue Service has notified me that I am no longer subject to backup withholding, and
3. I am a U.S. citizen or other U.S. person, and
4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.
(FATCA does not apply as this is a U.S. account)

You must cross out item (2) if you have been notified by the IRS that you are currently subject to backup withholding because of failure to report interest or dividends on your tax return.

10. Sign and Date (required)

I have read the Important Details and Disclosures beginning on Page 7.

I certify that all of the information I have provided in this form is accurate and true.

The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

Owner/Custodian:

Name (please print): _____ **SSN/TIN (required):** _____

Signature: _____ **Date:** _____

Joint Owner (if applicable):

Name (please print): _____

Signature: _____ **Date:** _____

Spousal Consent (if applicable; see the Community Property Spousal Consent section on page 10 to determine applicability):

I, (print full legal name) _____, have read and understand the community property disclosure found on this form. I agree that this disclosure applies to me and I consent to the distribution requested and waive any rights that I may have to such Annuity Contract under applicable community property laws.

Signature: _____ **Date:** _____

This page is left blank intentionally.



Lifetime Income Withdrawal Administrative Form

Important Details and Disclosures

PLEASE RETAIN THIS PORTION OF THE FORM FOR YOUR RECORDS.

Submit to Nationwide



Upload Online: Log in to nationwide.com and select the “Forms” option to submit this request online.

Don't have an Online account? Follow these steps:

1) Visit nationwide.com 2) Click “Log in” 3) Click “Annuity” in the drop down 4) Click “Sign up”



Submit by regular mail:

Nationwide Life Insurance Company
PO Box 182021
Columbus, OH 43218-2021

Submit by overnight mail:

Nationwide Life Insurance Company
1 - LC - F4
1 Nationwide Plaza
Columbus, OH 43215-2239



For More Information: Call 800-848-6331

General Information

- **Excess Withdrawals:** We do not guarantee that the Lifetime Income Benefit Base will not be reduced. Withdrawals in excess of the lifetime income withdrawal amount, called “excess withdrawals”, may result in a reduction in future lifetime income withdrawal amounts.
- **Form Status:** If any information on this form is unclear or incomplete, we'll correspond directly with the contract owner.
- **If a Trust is Owner:** Please provide a Certification of Trust (Trust Certificate) that provides necessary information to validate the trust. It should include the legal Trust name and effective date, the Trustee(s) authorized to act on behalf of the Trust including any successor Trustee(s), and the Trust's tax identification number.
- **For contracts with a Lifetime Income Anniversary of December 31:** The scheduled withdrawal will run for the annual amount on December 31 each year, unless it falls on a weekend, then it will run on the last business day of the year.
- **Contracts as part of a 1035 exchange:** If your contract is issued as part of a partial 1035 exchange that is completed on or after October 24, 2011, and a distribution or surrender was made from either contract within 180 days after the exchange, the IRS may treat the distribution or surrender either as (a) a distribution from the proceeds transferred in the partial 1035 exchange, which would be taxable to the extent that there was income in the original contract as it was existing immediately prior to the partial 1035 exchange; or (b) a distribution from the contract as it was existing at the time of the distribution or surrender. Depending on your specific circumstances, the taxable amounts determined under (a) and (b) could be different. The 180 day rule does not apply to an annuitization of either contract for a period of 10 or more years or during one or more lives. In addition to any income taxation, the distribution is also subject to the 10% early distribution penalty unless the distribution meets certain defined exceptions.
 - Because the IRS has not issued guidance about the factors that determine the ultimate tax treatment of a distribution or surrender from either contract within 180 days after the exchange, Nationwide will report the distribution as one from the originating contract. Read the prospectus for more information. If you have questions about the tax treatment of a transaction, talk to a tax professional. Because the IRS has not issued guidance as to what factors or circumstances will determine the ultimate tax treatment of a distribution or surrender from either contract within 180 days after the exchange, Nationwide will tax report the distribution as a distribution from the actual contract from which the distribution or surrender was made. Please consult your prospectus for more information and discuss any tax consequences concerning any contemplated transactions with a professional tax advisor.
- **Recurring requests:** Will remain in effect until canceled in writing.
- **Charges:** A Contingent Deferred Sales Charge/Surrender Charge may be deducted for withdrawals as outlined in your contract.
- **Forfeiture:** If your contract has the Extra Value Option, a forfeiture may occur if you exceed the penalty free withdrawal amount.
- **Tax consultation:** Please consult with a tax advisor on these matters.

Living Benefit Scheduled Withdrawals

- **Form Usage:** This form is not for one-time, Non-Lifetime Withdrawals. Non-Lifetime Withdrawals are only for contracts with certain Guaranteed Lifetime Withdrawal Benefit Options (GLWB).
- **Lock In:** Any withdrawals taken lock in the withdrawal percentage available and the roll-up amount stops, except for Lifetime Income Capture; the percentage changes based on the Attained Age Lifetime Withdrawal Percentages is determined based on the age of the Owner (or the younger of if Joint Option is elected) on the Option Anniversary.

- **When you take your first lifetime withdrawal:** We calculate the benefit base and it will not change unless there are excess withdrawals, deposits, or a reset is elected or is automatic depending on your income benefit. For Lifetime Income Capture, the Attained Age Income Benefit Base calculation also changes the income benefit base.
- **Excess Withdrawals:** If Excess Withdrawals reduce the income benefit base to zero it will cause Nationwide to discontinue any scheduled withdrawals.
- **Adjustments:** The scheduled withdrawal amount will automatically adjust after each Lifetime Income anniversary if your benefit base amount has changed.
- **Available Lifetime Withdrawal Amount:** Can be withdrawn during the Contract year, not the calendar year.
- **RMD:** Once you become subject to RMD, you may need to change your Lifetime Income scheduled withdrawal in order to satisfy IRS guidelines regarding RMD.

Section 4: Required Minimum Distribution Option

- **Calculation Amount:** The RMD amount available is calculated from this contract only; we don't take into account additional policies at Nationwide or other carriers.
- **Responsibility:** The contract owner is responsible to make sure all RMD amounts are withdrawn timely to comply with IRS guidelines each year.
- **Other Withdrawal Frequencies:** They are available but Nationwide does not guarantee that the Lifetime Income Benefit Base will not be reduced or that the RMD amount will be satisfied.
- **Additional Withdrawals (Option 4b. only):** If you take withdrawals in addition to your RMD amount, your RMD scheduled withdrawals will continue according to your original request.
- **Lock In:** Any withdrawals including Required Minimum Distribution will lock in the withdrawal percentage available and the roll-up amount stops, except for Lifetime Income Capture; the percentage changes based on the Attained Age Lifetime Withdrawal Percentages is determined based on the age of the Owner (or the younger of if Joint Option is elected) on the Option Anniversary.
- **Charges:** I understand that a Contingent Deferred Sales charge may be deducted for withdrawals in excess of RMD for this contract.
- **Required Minimum Distribution (RMD) Ages:** The grid below represents the required age to begin RMD's based on contract owner's date of birth:

Owner Date of Birth	Required Age
06/30/1949 or earlier	70.5
07/01/1949 - 12/31/1950	72
01/01/1951 - 12/31/1959	73
01/01/1960 and beyond	75

Section 5: Start Date

- **Start Date:** Is the date we'll process your payment. You can expect your payment within 5 - 7 business days following issuance.
- **Start Date on Lifetime Income Anniversary:** We cannot set up the start date for Lifetime Income scheduled withdrawals on the Lifetime Income benefit anniversary. We will set up any requests to run on the next business day.

Section 6: Tax Withholding

- **Tax Liability:** You are liable for all federal and state income tax withholdings on the taxable portion of the withdrawal. You may also be subject to tax penalties under the estimated tax payment rules if your estimated tax withholding payments are not enough.
- **For Qualified Contracts:** There is a mandatory 20% withholding if the distribution is an eligible rollover distribution (ERD). For RMDs, the mandatory withholding applies on any distribution amount in EXCESS of your RMD. If the distribution is not an ERD, the withholding is optional. The default federal tax withholding will be 10% if no federal tax withholding form is received and you have not elected to withhold no federal income tax. Once withholding has been taken on a distribution, it cannot be reversed; however, future distributions can be changed by submitting a new withdrawal form and/or tax withholding form.
- **Terminal Illness Distribution:** Distributions taken from an eligible retirement plan (e.g., IRA, 403(b), 401(k) and 457(b)) made following the contract owner's diagnosis of terminal illness. Terminal Illness is defined by the IRS as an illness or physical condition that will result in death within 84 months of diagnosis. Before requesting a terminal illness distribution, consult a financial professional, tax advisor, or attorney.

Terminal Illness Distributions:

- require a physician certification of the contract owner's terminal illness
- are not subject to the 10% federal tax penalty that applies to a distribution when taken before age 59 ½
- require individual employees to provide a physician certification to their plan administrator

NOTE: Terminal illness does not automatically create a distributable event under a defined contribution plan (403(b), 401(k) and 457(b)). Contract owners must first qualify for a distributable event (e.g. in-service withdrawals, over age 59 ½, separation from service, etc.) under the terms of their plan.

- require the Contract Owner to complete the Terminal Illness Physician Certification Form in addition to Contract Owner Withdrawal Form.
- **Disaster Recovery Distribution:** Distributions taken from an eligible retirement plan (e.g., IRA, 403(b), 401(k) and 457(b)) made during the 180 day period following a federally declared disaster. In order to qualify for a disaster distribution, the contract owner must have a principal residence in the federally declared disaster area and must have suffered an economic loss as a result of the federally declared disaster. Before requesting a disaster recovery distribution, consult a financial professional, tax advisor, or attorney.
- **Disaster Recovery Distributions:**
 - may not exceed \$22,000 per federally declared disaster
 - must be taken within 180 days of the federally declared disaster
 - are not subject to the 10% federal tax penalty that applies to a distribution when taken before age 59 ½
- **State tax:** If the state income tax requested is less than what is required by the state, Nationwide will attempt to accommodate any request in accordance with required state specific regulations.

Section 7: Direct Deposit (ACH)

- **Date of Deposit:** The deposits to your checking or savings account will normally occur up to four (4) business days after the date of the withdrawal from the annuity contract.
- **Account Verification:** In processing your one-time or recurring ACH credit transaction, Nationwide uses consumer information to verify ownership of the receiving bank account to reduce the possibility of fraud. If there is an inconsistency in the information you have provided to us and the authorized bank account holder's information, or if you fail to provide adequate information, a paper check will be mailed to the address of record.
- **For Commercial Bank Account Owners Only:** Each of Nationwide and the Commercial Bank Account Owner identified on this form agree to be bound by Nacha Operating Rules and acknowledges that the origination of ACH transactions to this account must comply with applicable U.S. Law.
 - **Corporate Account Ownership:** Where the owner of the account is a corporation, please provide a corporate resolution or a letter from the company or bank confirming the individual who is authorized to sign checks on behalf of the company. This authorized person must sign this form as the bank account owner.
 - **Trust Ownership:** Where the owner of the account is a trust, please provide a Certification of Trust (Trust Certificate) that provides necessary information to validate the trust including but not limited to the legal Trust name and effective date, the Trustee(s) authorized to act on behalf of the Trust (generally and with respect to the trust account indicated on this form) including any successor Trustee(s), and the Trust's tax identification number.
- **Owner Authorization:** By signing this form, you authorize Nationwide Life Insurance Company and/or Nationwide Life and Annuity Insurance Company to electronically credit (deposit) and/or correct by electronic debit (withdraw) any refund or payment due to you to the bank account listed on this form as allowed by U.S. law. You also authorize your bank to credit or debit your account accordingly.
- **Joint Account Owners:** If this bank account is a joint account, authorization by one bank account owner constitutes authorization by all bank account owners - whether a current owner of this account or added after this authorization is signed.
- **Stopping Electronic Deposits:** Your authorization allows us to make one or more deposits (and/or corrections by electronic debit) to this account, unless you tell us you want to stop. To withdraw your authorization, you must notify us by calling our solutions center at 800-848-6331. Please provide notification to us at least 10 days in advance of when our authorization should end. Doing so allows us and your bank to take action. **NOTE TO Owner:** If you withdraw your authorization, Nationwide will cease making payments to your bank account. Your benefit payment will continue, but instead of direct deposit, a check will be mailed to your address of record.

Digital Payment

- **Account Verification:** In processing your request to electronically transfer funds, Nationwide may use consumer information to verify ownership of the receiving bank account to reduce the possibility of fraud. If there is an inconsistency in the information you have provided to us and the authorized bank account holder's information, a paper check will be mailed to the address of record.

Section 10 Sign and Date:

Community Spousal Property Consent

For Residents of Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin:

- **Community Property States:** If you live in one of the community property states listed above, your spouse may have rights to the benefits of this Contract under state law.
- **Tax Consultation:** If you are unsure of whether these laws apply to you, consult with your legal or tax advisor to determine whether a spousal signature is required on this form. Nationwide Life Insurance Company and/or Nationwide Life and Annuity Insurance Company disclaim any responsibility for determining the applicability of community property laws or the validity of the requested distribution.
- **Spouse Definition:** Use of the term "spouse" on this form refers to the person to whom the owner is legally married.