



Nationwide[®]
is on your side

Nationwide
Defined Protection[®]
Annuity

Investment Guide

Access globally diversified index Strategies

*The Nationwide Defined Protection[®] Annuity offers
Strategies designed to help you achieve your unique goals*

This Investment Guide must be used in conjunction with the Nationwide Defined Protection Annuity Client Guide.

INVESTMENT AND INSURANCE PRODUCTS ARE:

- NOT FDIC INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY
- NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, THE BANK OR ANY OF ITS AFFILIATES
- SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED

Broadly diversified growth opportunities

The Nationwide Defined Protection® Annuity offers broad diversification through seven index options, offering exposure to markets both inside and outside the United States. Leverage growth opportunities from one or more of these index options.¹

Diversified index options



UNITED STATES

BlackRock Select Factor Index

The BlackRock Select Factor Index seeks to deliver diversified multi-asset exposure by dynamically targeting five equity style factors each backed by strong academic evidence. The index dynamically adjusts factor holdings to emphasize the most attractive opportunities and targets a consistent level of volatility with a focus on stability during market extremes.

NYSE® Zebra Edge® Index

A rules-based index applying the latest behavioral finance research of Yale University Professor in Emeritus Roger Ibbotson to identify and remove the most frequently traded and volatile equities from the 500 largest publicly traded U.S. companies.

S&P 500® Average Daily Risk Control 10% USD Price Return Index

The index seeks to limit the volatility of the S&P 500® to a target level of 10% by allocating to cash. This helps to reduce exposure to dramatic fluctuations that can occur during unstable market conditions.

S&P 500® Price Index

An American stock market index of 500 large companies. The S&P 500® is widely considered to be the leading indicator of the U.S. stock market and economy as a whole.



GLOBAL/INTERNATIONAL

J.P. Morgan Mozaic IISM Index

Each month, this global multi-asset index selects and balances asset classes, including equities, fixed income and commodities, with the greatest momentum to provide a more stable return.²

MSCI EAFE Index

An equity index designed to capture large and mid-cap equity performance across 21 Developed Markets countries excluding the U.S. and Canada.²

SG Macro Compass Index

A global, multi-asset index that seeks to identify expected changes in economic growth and inflation to forecast the market environment and make strategic allocations based on the forecast.

The Nationwide Defined Protection Annuity does not directly participate in any stock, equity investments or index. It is not possible to invest directly in an index. Please consult the prospectus for more information on the available index options.

¹ Diversification does not assure a profit or protect against loss in a declining market.

² International investing could involve risks such as currency, economic, geographical, political and differences in accounting standards.

Strategies designed to meet your needs

Defined Protection offers a variety of Strategies to help you meet your investment goals. Each of the crediting factors below impacts your Participation Rate, the proportion of Index performance used to calculate gains or losses. You may allocate to a maximum of five Strategies at contract issue and re-allocate at the end of each Strategy Term.

Find your growth opportunity

1 Define your Protection Level

Choosing a lower Protection Level, the amount of downside protection under a Strategy, can increase your Participation Rate and lead to a greater growth opportunity.



2 Select the Index

- BlackRock Select Factor Index
- J.P. Morgan Mozaic IISM Index
- MSCI EAFE
- NYSE[®] Zebra Edge[®] Index
- SG Macro Compass
- S&P 500[®] Average Daily Risk Control
- S&P 500[®] Price Index

3 Choose the Strategy Term



1-Year
Term

Strategies lock in
any gains or losses
every year



3-Year
Term

Strategies may offer
higher participation
rates and lock in gains or
losses every three years

4 Select a Strategy Spread

Index Strategies featuring a Strategy Spread typically provide higher Participation Rates that could provide higher earnings during periods of average to strong Index performance, but could also result in lower earnings or increased losses during periods of weak or negative Index performance.³

Important information

This is not a recommendation and does not constitute advice. Crediting rates will vary over time and not all Strategies will be available at all times or in all states. Please see the Rate Flyer for current information on available Strategies and rates.

³ An annualized percentage used as a deduction in the calculation of Strategy Earnings, subject to the downside protection provided by the Strategy.

Ask your financial professional how your portfolio could benefit from Defined Protection Annuity



Nationwide®

This material is not a recommendation to buy, sell, hold or roll over any asset, adopt an investment strategy, retain a specific investment manager or use a particular account type. It does not take into account the specific investment objectives, tax and financial condition or particular needs of any specific person. Investors should discuss their specific situation with their financial professional.

Annuities have limitations. They are long-term vehicles designed for retirement purposes. They are not intended to replace emergency funds, to be used as income for day-to-day expenses or to fund short-term savings goals. Withdrawals are subject to income tax, and withdrawals before age 59½ may be subject to a 10% early withdrawal federal tax penalty. Please read the contract for complete details.

This Investment Guide must be preceded or accompanied by the prospectus. This product is sold by prospectus. Carefully consider the investment objectives, risks, charges and expenses. The product prospectus contains this and other important information. Investors should read them carefully before investing. To request a copy, go to nationwide.com/prospectus or call 1-800-848-6331.

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Guarantees and protections referenced within are subject to the claims-paying ability of Nationwide Life Insurance Company.

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