



Crediting factors effective as of:
01/01/2021

Applicable to:
AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, GU,
HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN,
MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK,
PR, RI, SC, SD, TN, TX, UT, VT, WA, WI, WV, WY

Nationwide Defined ProtectionSM Annuity

Choose Your Strategy

With the Nationwide Defined ProtectionSM Annuity, you may allocate your premium across a maximum of five strategies. Each Strategy consists of a Strategy Term, Index, Protection Level, Participation Rate and Strategy Spread (if applicable). At the end of each Strategy Term, you may elect one or more new strategies based on the offerings available at that time.

1-Year Strategy Term

Dynamic Index Options	Protection Level					
	90% Protection Level		95% Protection Level		100% Protection Level	
	Participation Rate	Strategy Spread	Participation Rate	Strategy Spread	Participation Rate	Strategy Spread
J.P. Morgan Mozaic II SM Strategy A	200%	1.0%	125%	1.0%	N/A	N/A
J.P. Morgan Mozaic II SM Strategy B	150%	0.0%	85%	0.0%	20%	0.0%
NYSE [®] Zebra Edge [®] Strategy A	170%	1.0%	110%	1.0%	N/A	N/A
NYSE [®] Zebra Edge [®] Strategy B	120%	0.0%	70%	0.0%	15%	0.0%

Traditional Index Options	Protection Level					
	90% Protection Level		95% Protection Level		100% Protection Level	
	Participation Rate	Strategy Spread	Participation Rate	Strategy Spread	Participation Rate	Strategy Spread
S&P 500 [®] Strategy A	70%	1.5%	35%	1.5%	10%	1.5%
S&P 500 [®] Strategy B	40%	0.0%	20%	0.0%	N/A	N/A
MSCI EAFE Strategy A	70%	1.5%	50%	1.5%	15%	1.5%
MSCI EAFE Strategy B	50%	0.0%	30%	0.0%	N/A	N/A

Participation Rates and Strategy Spreads are subject to change. Have your financial professional contact Nationwide[®] for current crediting factors.



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3-Year Strategy Term

Dynamic Index Options	Protection Level					
	90% Protection Level		95% Protection Level		100% Protection Level	
	Participation Rate	Strategy Spread	Participation Rate	Strategy Spread	Participation Rate	Strategy Spread
J.P. Morgan Mozaic II SM Strategy A	175%	1.0%	120%	1.0%	N/A	N/A
J.P. Morgan Mozaic II SM Strategy B	120%	0.0%	75%	0.0%	20%	0.0%
NYSE [®] Zebra Edge [®] Strategy A	140%	1.0%	100%	1.0%	N/A	N/A
NYSE [®] Zebra Edge [®] Strategy B	80%	0.0%	60%	0.0%	20%	0.0%

Traditional Index Options	Protection Level					
	90% Protection Level		95% Protection Level		100% Protection Level	
	Participation Rate	Strategy Spread	Participation Rate	Strategy Spread	Participation Rate	Strategy Spread
S&P 500 [®] Strategy A	80%	1.5%	60%	1.5%	N/A	N/A
S&P 500 [®] Strategy B	55%	0.0%	35%	0.0%	N/A	N/A
MSCI EAFE Strategy A	120%	1.5%	80%	1.5%	N/A	N/A
MSCI EAFE Strategy B	90%	0.0%	50%	0.0%	N/A	N/A

Participation Rates and Strategy Spreads are subject to change. Have your financial professional contact Nationwide[®] for current crediting factors.

Key Definitions

Protection Level: The Protection Level represents the amount of downside protection per Strategy Term. For example, the maximum loss as a result of index performance with a 95% Protection Level is -5%.

Participation Rate: The proportion of Index performance that is reflected in the Strategy Earnings calculation.

Strategy Spread: An annualized percentage used as a deduction in the calculation of Strategy Earnings, subject to the downside protection provided by the Strategy. Index Strategies featuring a 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.

Strategy Term: The 1-year or 3-year period for which Index performance is tracked and used to calculate earnings at the end of each Term.

Please read the prospectus for detailed information.



• Not a deposit • Not FDIC or NCUSIF insured • Not guaranteed by the institution • Not insured by any federal government agency • May lose value

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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. This Rate Sheet must be preceded or accompanied by the prospectus. To request a copy of the prospectus, go to nationwide.com/prospectus or call 1-800-848-6331.

When evaluating the purchase of an annuity, your clients should be aware that 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. Please read the prospectus for complete details. Withdrawals are subject to income tax, and withdrawals before age 59½ may be subject to a 10% early withdrawal federal tax penalty.

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