

Nationwide Defined Protection[®] Annuity

Choose Your Strategy

With the Nationwide Defined Protection[®] 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. Please note that not all Strategies may be available at all times or in all states.

1-Year Strategy Term	PROTECTION LEVEL					
	90% Protection Level		95% Protection Level		100% Protection Level	
	Participation Rate ¹	Strategy Spread	Participation Rate ¹	Strategy Spread	Participation Rate ¹	Strategy Spread
BlackRock Select Factor Index • Strategy A	185%	1.0%	115%	1.0%	N/A	N/A
BlackRock Select Factor Index • Strategy B	130%	0.0%	75%	0.0%	10%	0.0%
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	160%	0.0%	90%	0.0%	20%	0.0%
MSCI EAFE • Strategy A	80%	1.5%	50%	1.5%	15%	1.5%
MSCI EAFE • Strategy B	60%	0.0%	30%	0.0%	N/A	N/A
NYSE [®] Zebra Edge [®] • Strategy A	175%	1.0%	115%	1.0%	N/A	N/A
NYSE [®] Zebra Edge [®] • Strategy B	120%	0.0%	70%	0.0%	15%	0.0%
SG Macro Compass Index • Strategy A	200%	1.0%	125%	1.0%	N/A	N/A
SG Macro Compass Index • Strategy B	150%	0.0%	85%	0.0%	10%	0.0%
S&P 500 Average Daily Risk Control 10% Index • Strategy A	120%	1.0%	75%	1.0%	N/A	N/A
S&P 500 Average Daily Risk Control 10% Index • Strategy B	100%	0.0%	50%	0.0%	10%	0.0%
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

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

¹The Participation Rate is not a performance cap, but rather the percentage of participation in the related index. It acts as a multiplier of the index performance, both positive and negative.

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.

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Nationwide Defined Protection is an individual single purchase payment deferred annuity with index-linked strategies issued by Nationwide Life Insurance Company, Columbus, Ohio. The general distributor is Nationwide Investment Services Corporation (NISC), member FINRA. Please note, the contract does not directly participate in any stock or equity investments.

Guarantees and Protection Levels are subject to the claims-paying ability of Nationwide Life Insurance Company.

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