



# Protect your legacy

## Complete information helps us honor your final wishes.

At Nationwide®, fulfilling our commitment to you and your beneficiaries is our top priority. And when it's time for us to locate and make a benefit payment to your beneficiaries, we want to be sure we have the right people. To ensure that we do, we need a few very important things, based on the kind of beneficiary you designate.

### For an individual:

- Legal first and last name
- Address
- Social Security number
- Date of birth
- Benefit allocation
- Relationship to annuitant

### For an entity (charity, nonprofit organization, etc.):

- Complete name
- Address
- Phone number
- Benefit allocation
- Taxpayer identification number (TIN)

### For a trust:

- Trustee name
- Trust number
- Address
- Title page, trustee and successor trustee designation page, and the signature page
- Taxpayer identification number (TIN)

### Confidentiality and security of your personal information:

- Nationwide is committed to protecting your personal and beneficiary information
- We follow all data security laws using physical, technical and procedural safeguards
- Access to your information is limited to only those who need it to do their jobs

If you live in a community property state (AZ, CA, ID, LA, NV, NM, PR, TX, WA, or WI) and you have named someone other than your spouse as the beneficiary of this annuity contract, please review the Beneficiary Change Request to determine whether spousal signature is required. **NOTE:** Use of the term "spouse" on this form refers to the person to whom the owner is legally married, or the contract owner's domestic partner or equivalent as recognized and allowed by federal law, or by state law in your state of residence.

## The details are so important to carrying out your wishes.

Complete and accurate information is crucial for us to pay out the designated benefits to the intended beneficiaries. Without it, a benefit could be paid to the wrong person or entity, or it could be escheated (turned over) to the state. It only takes a few moments to ensure that we have the correct information — giving you the peace of mind that comes from knowing your beneficiaries will receive the legacy you meant to leave them.

If you have any questions about this form, our specialists will be happy to help you. Please call us at 800-848-6331, Monday through Friday, 8 a.m. to 8 p.m. Eastern time.

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Sections 6, 7, and 8 outline potential changes to your contract. Please read carefully.  
All pages of this form must be returned.

### 1. General Information (please print)

#### Owner's Information:

Name: \_\_\_\_\_ Contract Number: \_\_\_\_\_  
SSN: \_\_\_\_\_ Gender:  Male  Female Date of Birth: \_\_\_\_\_  
Street Address: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
Phone: \_\_\_\_\_ Email: \_\_\_\_\_

#### Joint Owner's Information (if applicable):

Name: \_\_\_\_\_ SSN: \_\_\_\_\_

Please check this box if the Owner Address of record should be changed to the address provided above.

**NOTE:** It is important to reference your annuity contract or prospectus, where applicable, to understand the impact of your beneficiary designations and any changes to your beneficiary designation.

### 2. Trust as Beneficiary

Primary  Contingent  Not Applicable

**NOTE:** Please provide the title page, trustee and successor trustee designation page, and signature page of the Trust document if you wish to name a Trust as Beneficiary.

Trust Name: \_\_\_\_\_ Trust EIN Number: \_\_\_\_\_  
Street Address: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

### 3. Primary Beneficiary Designation

Designate allocations for all OR  pay all Primary Beneficiaries equally.

Allocation to all Primary Beneficiaries must equal 100%. Use only whole percentages, fractions may delay processing.

1. Full Legal Name: \_\_\_\_\_  
Relationship to Annuitant: \_\_\_\_\_ Allocation (whole % only): \_\_\_\_\_%  
SSN: \_\_\_\_\_ Gender:  Male  Female Date of Birth: \_\_\_\_\_  
 Same address as Owner  
Street Address: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
Phone: \_\_\_\_\_ Email: \_\_\_\_\_
2. Full Legal Name: \_\_\_\_\_  
Relationship to Annuitant: \_\_\_\_\_ Allocation (whole % only): \_\_\_\_\_%  
SSN: \_\_\_\_\_ Gender:  Male  Female Date of Birth: \_\_\_\_\_  
 Same address as Owner  
Street Address: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
Phone: \_\_\_\_\_ Email: \_\_\_\_\_
3. Full Legal Name: \_\_\_\_\_  
Relationship to Annuitant: \_\_\_\_\_ Allocation (whole % only): \_\_\_\_\_%  
SSN: \_\_\_\_\_ Gender:  Male  Female Date of Birth: \_\_\_\_\_  
 Same address as Owner  
Street Address: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
Phone: \_\_\_\_\_ Email: \_\_\_\_\_

#### 4. Contingent Beneficiary Designation

Designate allocations for all OR  pay all Contingent Beneficiaries equally.

Allocation to all Contingent Beneficiaries must equal 100%. Use only whole percentages, fractions may delay processing.

1. Full Legal Name: \_\_\_\_\_  
Relationship to Annuitant: \_\_\_\_\_ Allocation (whole % only): \_\_\_\_\_%  
SSN: \_\_\_\_\_ Gender:  Male  Female Date of Birth: \_\_\_\_\_  
 Same address as Owner  
Street Address: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
Phone: \_\_\_\_\_ Email: \_\_\_\_\_
2. Full Legal Name: \_\_\_\_\_  
Relationship to Annuitant: \_\_\_\_\_ Allocation (whole % only): \_\_\_\_\_%  
SSN: \_\_\_\_\_ Gender:  Male  Female Date of Birth: \_\_\_\_\_  
 Same address as Owner  
Street Address: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
Phone: \_\_\_\_\_ Email: \_\_\_\_\_
3. Full Legal Name: \_\_\_\_\_  
Relationship to Annuitant: \_\_\_\_\_ Allocation (whole % only): \_\_\_\_\_%  
SSN: \_\_\_\_\_ Gender:  Male  Female Date of Birth: \_\_\_\_\_  
 Same address as Owner  
Street Address: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
Phone: \_\_\_\_\_ Email: \_\_\_\_\_

#### 5. Community Property Spousal Consent

For Residents of Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin: If you live in one of the community property states listed above, and you have named someone other than your spouse as your Beneficiary, your spouse may have rights to the death benefit of this contract under state law even if you choose not to name them as your Beneficiary. Please have your spouse sign below to waive his or her rights to any community property interest in the death benefit.

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 Beneficiary change.

**NOTE:** Use of the term "spouse" on this form refers to the person to whom the owner is legally married, or the contract owner's domestic partner or equivalent as recognized and allowed by federal law, or by state law in your state of residence.

**Spousal Consent:** I, (print full legal name) \_\_\_\_\_, am aware that the owner, named above, has named someone other than me to be the Beneficiary of this annuity contract and do hereby consent to the Beneficiary designation(s) indicated on this form and waive any rights that I may have to the death benefit proceeds of such contract under applicable community property laws.

**Spouse Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

#### 6. Important Information

- You must list ALL of your Primary and Contingent Beneficiary designations. This Beneficiary Change Request form must be signed and will supersede any and all previous Beneficiary designations.
- You are permitted to make changes to your Beneficiaries at any time according to the terms of your Contract. However, in order to receive the full benefits of the Spousal Protection and/or Joint Option (Spousal Continuation), Nationwide requires the Primary Beneficiary to be the spouse of the Contract Owner at 100%. Changes to the Contingent Beneficiaries will have no impact on these benefits.
- Please be aware, the Beneficiaries designated will have rights to the Contract only upon the death of the Annuitant, based upon the type of Beneficiary and percentage allocation indicated on this form.
- Providing your Beneficiaries social security number will help expedite the Beneficiary claim process and will ensure that Nationwide can properly identify your Beneficiary.

## 6. Important Information (continued)

- All beneficiaries need to be restated even if they are not being changed. For example, if you are changing only the Contingent Beneficiary, you must restate the Primary Beneficiary. We will not accept forms where Section 2 is left blank. We will also not accept wording such as “same” or “no change” in Section 3 or in Section 4.

## 7. Contracts with Spousal Protection associated with a Death Benefit

If I have the Spousal Protection benefit or have elected the optional Spousal Protection rider, I understand and acknowledge: Designating a Primary Beneficiary other than my spouse will permanently terminate the benefits associated with the Spousal Protection benefit or rider on my contract. (Please note: In the event you are submitting this change request due to the death of your spouse, this section is not applicable and the Spousal Protection feature will remain in effect.)

- a. By removing my spouse as Primary Beneficiary, I am also removing my spouse as the named Co-Annuitant on my contract thereby nullifying all benefits of Spousal Protection associated with the Death Benefit. The Death Benefit will be payable upon the death of the Annuitant.
- b. If I elected the Spousal Protection rider for an additional charge at contract issue, the rider charge for the benefit will continue for the life of my Contract even though the benefits associated with this rider will terminate when I remove my spouse as Primary Beneficiary and Co-Annuitant.
- c. If the Spousal Protection benefit was available on my Contract at no additional cost, and I named my spouse as 100% Primary Beneficiary on the application, Nationwide may have added my spouse as Co-Annuitant on the Contract to ensure I could take advantage of the Spousal Protection benefit upon either spouse's death. By removing my spouse as Primary Beneficiary, I will be removing my spouse as Co-Annuitant as well, and the benefits associated with this feature will no longer apply to my Contract.
- d. Once I remove my spouse from the Co-Annuitant role, I can neither re-add them later nor add another spouse or other party as Co-Annuitant.

## 8. Contracts with a Living Benefit that includes Spousal Continuation/Joint Option

**NOTE: The Contract Owner MAY NOT remove the Spousal Contract/Joint Option from any New Heights® Contract.**

If, prior to taking the first Lifetime Withdrawal from a Capture or Track Contract, or prior to taking any first withdrawal from a L.inc Contract, the marriage terminates due to divorce, dissolution, or annulment, the Contract Owner may remove the Spousal Continuation/Joint Option from the Contract (**not applicable to New Heights® Contracts**). Nationwide will remove the benefit and the associated charge after the Contract Owner submits to the Service Center a written request and evidence of the marriage termination satisfactory to Nationwide. Once the Joint Option is removed from the Contract, the benefit may not be re-elected or added to cover a subsequent spouse. The payout percentages will continue to be based on the youngest of the two spouses.

If, after taking the first Lifetime Withdrawal from the Contract, the marriage terminates due to divorce, dissolution, or annulment, the Contract Owner may not remove the Spousal Continuation/Joint Option from the Contract.

The Contract Owner may remove their spouse as 100% Primary Beneficiary at any time; however, the living benefit will then operate as if the removed spouse has passed away; the rider charge will continue.

If the Contract Owner removes their spouse as 100% Primary Beneficiary at any time, they are forfeiting the benefit of Lifetime Withdrawals continuing for the lives of both spouses and the living benefit will terminate upon the Contract Owner's death.

**I acknowledge:** If I have elected a Spousal Continuation/Guaranteed Lifetime Withdrawal Benefit (GLWB) Joint Option, I understand and acknowledge:

Designating a Primary Beneficiary other than my spouse will permanently terminate the benefits associated with the Spousal Continuation/GLWB Joint Option on my contract.

- a. By removing my spouse as Primary Beneficiary, I am forfeiting all benefits associated with this option. Upon my death, the living benefit will terminate.
- b. If I elected the Spousal Continuation/GLWB Joint Option at contract issue and I can not provide proof that my marriage terminated due to divorce, dissolution, or annulment prior to Lifetime Withdrawals beginning, the rider charge, if applicable, for the benefit will continue for the life of my contract even though the benefits associated with this rider will terminate when I designate a new Beneficiary(ies). The Determining Life (the age of the person upon which the benefit depends) provided at rider issue will not change. The GLWB allowable withdrawal percentage will not change.

## 9. Signature(s) (required)

Sections 6, 7, and 8 outline potential changes to your contract. Please read carefully.

**Owner:**

Full Name (please print): \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**Joint Owner** (if applicable):

Full Name (please print): \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_