



Nationwide Secure GrowthSM fixed annuity

Current rates as of 12/01/2018

Nationwide Secure Growth is a single-purchase payment deferred fixed annuity. It's designed for risk-averse clients who want the safety of a guaranteed, fixed interest rate plus the potential for modest growth as they plan for the future.

A smarter way to save for your future

The current fixed interest rates are listed in the tables below.

Current rates: with Market Value Adjustment

For contracts with premium amounts between \$10,000 and \$99,999

Term Length	5-year CDSC rate	7-year CDSC rate
1-year	3.20%	3.10%
3-year	3.15%	3.05%
5-year	3.35%	3.05%
7-year	Not available	3.05%

For contracts with premium of \$100,000 and above

Term Length	5-year CDSC rate	7-year CDSC rate
1-year	3.40%	3.35%
3-year	3.35%	3.30%
5-year	3.60%	3.30%
7-year	Not available	3.30%

Current rates: without Market Value Adjustment

Term Length	5-year CDSC rate	7-year CDSC rate
1-year	3.05%	3.05%
3-year	3.00%	3.00%
5-year	3.20%	2.95%
7-year	Not available	3.00%

Term Length	5-year CDSC rate	7-year CDSC rate
1-year	3.30%	3.25%
3-year	3.20%	3.20%
5-year	3.50%	3.15%
7-year	Not available	3.15%

Current rates: without Market Value Adjustment, but with Return of Purchase Payment Guarantee Option

Term Length	5-year CDSC rate	7-year CDSC rate
1-year	2.70%	2.70%
3-year	2.65%	2.60%
5-year	2.80%	2.60%
7-year	Not available	2.60%

Term Length	5-year CDSC rate	7-year CDSC rate
1-year	2.90%	2.90%
3-year	2.80%	2.90%
5-year	3.05%	2.80%
7-year	Not available	2.85%

Market Value Adjustment

Any amount withdrawn in excess of the remaining free withdrawal amount is subject to a CDSC and MVA, if applicable. The MVA is an adjustment that may be applied if you make a partial withdrawal or fully surrender your contract before the end of the CDSC period. The MVA may be positive, negative or zero. If the MVA is negative, it could decrease the amount that you receive when you take a withdrawal or surrender. Conversely, if the MVA is positive, it could increase the amount you receive.



Talk with your financial professional for more information about Nationwide Secure GrowthSM.



Nationwide[®]

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

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 work with their financial professional to discuss their specific situation.

The fixed interest rate is subject to change without notice, unless you have purchased your contract. Once you purchase your contract, the fixed interest rate can change at the end of the term and then annually. The minimum fixed interest rate represents the lowest renewal rate that may be offered. The actual renewal rate may be greater than the minimum fixed interest rate. The current minimum fixed interest rate is: .50%.

Nationwide Secure Growth is an individual single purchase payment, deferred, fixed annuity and is issued by Nationwide Life Insurance Company, Columbus, Ohio.

Guarantees and protections are subject to the claims-paying ability of the issuing insurance company.

Rates are subject to change without notice; please verify them with your financial professional.

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Contract/Certificate: FACC-0113AOPP, ICC16-FACC-0113AOPP, FAZZ-0130AO, ICC16-FAZZ-0130AO