

Copeland Fixed Annuity

408(b)(2) Fee Disclosure Statement



The Department of Labor requires disclosure of fees, compensation and services provided to the plan to the responsible plan fiduciary. The following is important disclosure information that you should consider in connection with the non-fiduciary services to be provided by Nationwide Life Insurance Company, Nationwide Life & Annuity Insurance Company and their affiliates (“Nationwide”).

Should you have any questions about the information provided to you concerning our services or compensation, or have any other inquiries or requests for additional information, please contact Nationwide’s Service Center at 1-800-848-6331. Information about Nationwide is included in the annuity contract.

GENERAL INFORMATION

Nationwide is a life insurance company and provider of life insurance policies and annuity contracts. It is admitted to do business in all states, the District of Columbia and Puerto Rico. Nationwide offers a wide array of such products, many with different charges, benefit features and underlying investment options. This process of comparison and analysis should aid in determining whether the purchase of the contract described in this disclosure is consistent with your investment objectives, risk tolerance, investment time horizon, marital status, tax situation and other personal characteristics and needs. Nationwide assumes no plan fiduciary responsibility.

FEES AND EXPENSES

Maintenance charge	On each Contract Anniversary (and upon full surrender of the contract), Nationwide deducts a Contract Maintenance Charge. If, on any Contract Anniversary (or on the date of a full surrender), the Contract Value is \$50,000 or more, Nationwide will waive this charge from that point forward.
Contingent deferred sales charge (CDSC)	Nationwide does not deduct a sales charge from purchase payments upon deposit into the Contract. However, Nationwide may deduct a CDSC if any amount is withdrawn from the Contract. This CDSC reimburses Nationwide for sales expenses. For purposes of calculating the CDSC, surrenders are considered to come first from the oldest purchase payment, then the next oldest etc. Earnings are not subject to CDSC but may not be distributed prior to the distribution of all purchase payments. Note for tax purposes, a surrender is treated as a withdrawal of earnings first.
Penalty-free withdrawal	Generally, Nationwide allows a percentage of purchase payments or the amount of the required minimum distribution, noncumulative to be taken without penalty. Note that withdrawals of earnings at any age are subject to ordinary income tax; distributions prior to age 59 ½ may be subject to a 10% tax penalty.
Premium taxes	Nationwide will charge against the Contract Value any premium taxes levied by a state or other governmental entity. These charges will be assessed at the time Nationwide is assessed the premium taxes by the state. Requirements may vary from state to state and are subject to change.

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Commission	Nationwide pays a premium-based commission, asset-based commission or a combination of these to Firms that sell its annuity contracts. The maximum gross commission paid on this contract is 5.00% of purchase payments.
Marketing Allowance	Nationwide may pay the selling firm a marketing allowance which is based on the firm's willingness to promote Nationwide's products. For more information on the exact compensation arrangement associated with this contract, please consult the registered representative.

PRODUCT BASICS

Maintenance charge	\$0 annually
Contingent deferred sales charge (CDSC)	7-6-5-4-3-2-1-0% In CA, CDSC is called a surrender charge.
Premium tax	0.0 – 5.0% of purchase payments (based on state or government entity and subject to change)

IMPORTANT INFORMATION

This material is not a recommendation to buy or sell a financial product or to adopt an investment strategy. Investors should work with their financial professional to discuss their specific situation. Neither Nationwide, nor its affiliates, unless affirmatively communicated in writing to the contrary, are undertaking to provide impartial advice or to give advice in a fiduciary capacity.

Products include features that may be changed at the discretion of the insurer. You will be notified prior to any of these changes that affect your contract or policy. All individuals selling this product must be licensed insurance agents and registered representatives.

An annuity does have limitations. Surrender charges may apply for early withdrawals. An additionally 10% tax penalty (on top of ordinary income taxes) may apply for withdrawals prior to age 59 ½. A death benefit is available with most annuities and if an early withdrawal is taken, the death benefit and the cash value of the annuity contract will be reduced. An annuity contains guarantees and protections that are subject to the issuing insurance company's ability to pay for them.

Copeland Fixed Annuity is issued by Nationwide Life Insurance Company, Columbus, Ohio.

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