



Nationwide®
is on your side

INCOME Promise Select®

Rate sheet: Version A

INCOME Promise Select® rates

Take control of your retirement.

INCOME Promise Select is a fixed single premium immediate annuity offered by Nationwide, and it can be an important part of your retirement income portfolio. It gives you the power to create guaranteed retirement income that's based on your needs and your timeline through a variety of payment options and features. Check out our competitive rates.

December 2018

Calculation based on rates as of **12/1/2018**

Rates are subject to change without notice.

INCOME Promise Select guaranteed income payments based on a \$100,000 premium deposit.

Rates and payments may be lower if additional features are elected.

Guaranteed Income Payment Option	Age/Sex	Monthly Payment ¹	Annual Payment ²
Single Life with 10-Year Term Certain	65 Male	\$566	6.79%
	70 Male	\$640	7.68%
	75 Male	\$724	8.69%
	80 Male	\$821	9.85%
	85 Male	\$893	10.72%
Single Life with 10-Year Term Certain	65 Female	\$537	6.44%
	70 Female	\$600	7.20%
	75 Female	\$676	8.11%
	80 Female	\$770	9.24%
	85 Female	\$852	10.22%
Single Life with Cash Refund Option	65 Male	\$535	6.42%
	70 Male	\$599	7.19%
	75 Male	\$672	8.06%
	80 Male	\$780	9.36%
	85 Male	\$902	10.82%
Single Life with Cash Refund Option	65 Female	\$514	6.17%
	70 Female	\$568	6.82%
	75 Female	\$632	7.58%
	80 Female	\$721	8.65%
	85 Female	\$823	9.88%
Joint and 100% Last Survivor with 10-Year Term Certain ³	65M/65F	\$484	5.81%
	70M/70F	\$541	6.49%
	75M/75F	\$607	7.28%
	80M/80F	\$710	8.52%
	85M/85F	\$809	9.71%

¹ The amount of annuity benefit may vary depending on the firm with whom you are associated. The differences in annuity benefit are due to differences in sales and related expenses that Nationwide incurs in distributing the contract through one firm versus another. Consult your financial professional for more information.

² Annual payment percentage is the total annual cash payment generated from the contract. Here's how it's calculated: (monthly payment x 12 months) / premium

³ Payments are determined at the time of issue and are based on the date of birth of both spouses.



Talk to your financial professional to learn more about INCOME Promise Select.

Why Nationwide®?

We're glad you asked.

We pair a focus on financial strength with a commitment to protecting what's most important to people. As a mutually owned company, we exist to serve our members, not shareholders, and we cultivate long-term capital strength so we can remain committed to keeping our promises.

Financial Strength Ratings

<h1>A+</h1> <p>A.M. Best</p> <p>2nd strongest of 16 Received 10/17/02 Affirmed 10/2/17</p>	<h1>A1</h1> <p>Moody's</p> <p>5th strongest of 21 Received 3/10/09 Affirmed 11/7/17</p>	<h1>A+</h1> <p>Standard & Poor's</p> <p>5th strongest of 22 Received 12/22/08 Affirmed 5/10/18</p>
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These ratings and rankings reflect rating agency assessment of the financial strength and claims-paying ability of Nationwide Life Insurance Company and are subject to change at any time. They are not intended to reflect the investment experience or financial strength of any variable account, which is subject to market risk. Because the dates are updated only when there's a change in the ratings, the dates above reflect the most recent ratings we have received.



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.

All guarantees are subject to the claims-paying ability of the issuing insurance company.

Fixed annuities are contracts purchased from a life insurance company. They are designed for long-term retirement goals. Withdrawals are subject to tax, and withdrawals before age 59½ may be subject to 10% early withdrawal federal tax penalty.

Contracts: ICC08-IAC-0102AO, ICC10-IAZ-0112AO, ICC10-IAZ-0113AO.2

Products are issued by Nationwide Life Insurance Company, Columbus, Ohio.

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