

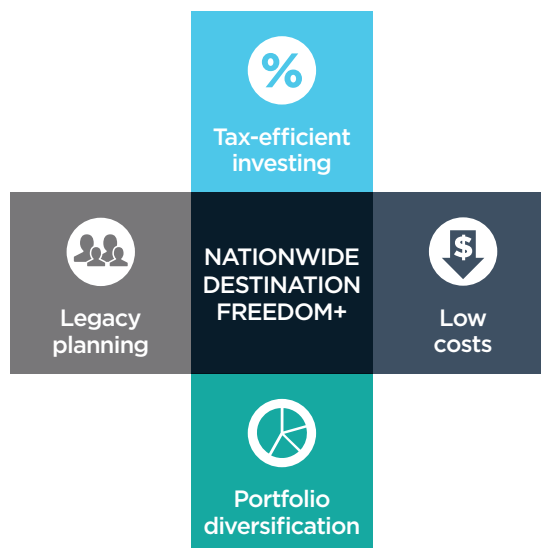


A new era in investing for retirement

As an innovative leader, Nationwide[®] was one of the first companies to create an investment-only variable annuity (IOVA).¹ Today, we welcome you and your clients into a new era of saving for retirement with our **INVESTMENT FOCUSED VARIABLE ANNUITY[®]** (IFVA).

With our new Nationwide Destination Freedom+SM variable annuity, your clients have access to:

- A competitive low cost structure
- A tax-deferred vehicle with low fund expenses
- Over 130 high-quality investment options
- Enhanced death benefits with spousal protection for an additional cost



Destination Freedom+ not only goes head-to-head with the competition, but provides additional protection features you won't find in other investment-only products,¹ allowing you to offer your clients a retirement accumulation strategy with better value.

Help provide your clients with access to growth potential, reduced expenses and diverse investments, all in one tax-advantaged vehicle.

Welcome your clients to an industry-leading retirement solution.

As your clients get closer to retirement, help them enjoy the confidence that comes with having a plan and by maximizing their savings with a low-cost, tax-deferred investment vehicle.

Review the chart below to see how the innovative retirement solutions of Destination Freedom+ stack up against other leading competitors in the investment-focused variable annuity industry.

	Nationwide Destination Freedom+ SM
Overall Contract Costs	
Base mortality & expense + administrative fees	1.0
Waived administrative fee for large cases	0.15 for contracts exceeding \$1M
Average fund expense ²	1.04
Minimum equity fund expense ²	0.24
Death benefit expense (optional, return of premium)	0.20
Total product cost + minimum fund expense + death benefit	1.44
Investment Options	
Number of fund families	32
Morningstar rated 4 & 5 star funds ³	38
Total number of funds	139
Broad Category Coverage	
Asset allocation	35
Alternative	6
Commodities	1
Convertibles	1
Equity	65
Fixed Account	0
Fixed income	30
Money market	1
Protection Features⁴	
Number of death benefits your clients can choose from	3 <ul style="list-style-type: none"> Contract value Return of Premium⁵ Highest anniversary enhanced death benefit option⁵
Spousal Protection Feature ⁶	<ul style="list-style-type: none"> Regardless of who passes away first, the surviving spouse has the option to receive a death benefit or continue the contract (at the higher death benefit or contract value)
Enhanced Surrender Value for Terminal Illness Feature ⁶	<ul style="list-style-type: none"> Owner-annuitants diagnosed with a terminal illness may choose to receive their full death benefit value to use in any way they'd like before passing away⁷ Nationwide is the first and only provider in the industry to offer this feature on an annuity

¹ VARDS, vards.com (October 2018).

² Based on underlying investment options as of October 2018.

³ Morningstar (October 2018). Unrated funds do not have enough performance history to rate.

⁴ Death benefit options may vary by firm.

⁵ Optional death benefit available at an additional cost.

⁶ This is available for no additional charge when an enhanced death benefit is elected.

⁷ This feature is available after the first contract year and is considered a withdrawal. Withdrawals taken prior to age 59½ may incur a 10% early withdrawal federal tax penalty in addition to ordinary income taxes. Not available in all states. Not available in NY.

Competitor A	Competitor B	Competitor C
1.0	1.1	0.95
0.15 for contracts exceeding \$1M	n/a	0.10 for contracts exceeding \$1M
0.96	1.04	1.01
0.53	0.32	0.43
n/a	0.35	0.40-0.70
n/a	1.77	1.78-2.08
39	25	29
41	47	64
137	59	154
27	7	43
11	8	4
1	0	2
0	0	0
77	31	77
0	1	0
20	12	26
1	1	2
• Contract value	<ul style="list-style-type: none"> • Contract value • Return of premium 	<ul style="list-style-type: none"> • Contract value • Earnings Enhancement
Not offered	Not offered	Not offered
Not offered	Not offered	Not offered

This material is not a recommendation to buy, sell, hold or rollover 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.



Your next steps

Help your clients prepare for a new era in investing with the low-cost, tax-deferred Destination Freedom+. **Call the National Sales Desk at 1-800-321-6064 for more information.**



Nationwide®

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

Variable annuities are sold by prospectus. The product prospectus and underlying fund prospectuses can be obtained by writing to Nationwide Life Insurance Company, P.O. Box 182021, Columbus, Ohio 43218-2021 or by visiting nationwide.com. Carefully consider the fund's investment objectives, risks, charges and expenses. Prospectuses contain this and other important information — your clients should read them carefully before investing.

When evaluating the purchase of a variable annuity, your clients should be aware that variable annuities are long-term investment vehicles designed for retirement purposes and will fluctuate in value; annuities have limitations; and investing involves market risk, including possible loss of principal. Protections and guarantees are subject to the claims-paying ability of the issuer and do not apply to the investment performance of the variable accounts, which are subject to investment risk.

Nationwide Destination Freedom+ annuity is issued by Nationwide Life Insurance Company, Columbus, Ohio. The general distributor is Nationwide Investment Services Corporation, member FINRA.

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NFM-14153AO.3 (01/19)