



Nationwide[®]
is on your side

Spend more time with the people who matter most, and less time planning for retirement.

**Nationwide
Quatro Select
Annuity[®]**

• 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 a financial strategy 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. Clients should work with their financial professional to discuss their specific situation.

When it comes
to retirement,
guarantees
may be more
important
than ever.¹

Knowing your assets are
protected can go a long
way toward giving you the
freedom to focus on what
really matters in retirement.

¹ All guarantees are subject to the claims-paying ability of
Nationwide Life Insurance Company.

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It's your retirement.

Today, people are retiring earlier and living longer than ever. Chances are, you'll spend as many years in retirement as you have working and raising your family. That can mean more time to savor life.

But you'll still have to pay the bills. And you'll need income to do it.

There are many options available to help you protect your assets, but when it's about your money — and your future — you want to feel confident that you're making decisions that will help you achieve your long-term goals.

That's where Nationwide Quatro Select Annuity may help. It's a protection and accumulation product to help you plan for tomorrow.

Choose a solution to help you plan for tomorrow.

A fixed annuity can offer unique advantages that may help you protect your assets in retirement. Let's start with the basics.

What is a fixed annuity?

A fixed **annuity** is a contract you buy from an insurance company to help you accumulate assets for retirement. It may be appropriate for individuals who want guaranteed interest rates and the possibility of a stream of income they can't outlive.²

It's important to remember, when discussing annuities, that all guarantees and protections are subject to the claims-paying ability of the issuing insurance company.

² Requires a life annuitization option to be selected.

► **annuity:** A contract issued by a life insurance company that can help you accumulate assets for retirement.

How can a fixed annuity help manage retirement risks?

You might be wondering how a fixed annuity can help you mitigate the risks you'll face in retirement. Let's take a look.

Fixed annuities offer:

Principal and interest rate guarantees

Your **principal** and interest rates are guaranteed. If you withdraw your assets, your principal may be reduced by fees known as **contingent deferred sales charges (CDSC)**.

Tax advantages

Fixed annuities may offer 100% tax deferral, so all your earnings may grow tax deferred.³

Minimal risk exposure

Fixed annuities can help you accumulate funds for retirement without exposing your hard-earned money to market risk.

Income protection

During retirement, you can receive income through flexible payout options, including an option to receive income for life.⁴

³ Federal tax laws are complex and subject to change. Nationwide and its representatives do not provide tax advice. Talk with your tax advisor or attorney for answers to specific questions.

⁴ If you withdraw money before contract maturity, surrender charges may apply. Also, a 10% early withdrawal federal tax penalty may apply if you take a withdrawal before age 59½, and any withdrawal may be subject to ordinary income tax.

- ▶ **principal:** The total amount of money you've invested in your fixed annuity, including your initial investment and any ongoing contributions.
- ▶ **contingent deferred sales charge (CDSC):** A fee you may be charged if you take money from your contract before a specified time.

Your interest rate comes with guarantees.

You'll receive an initial rate guarantee for the specific time periods elected on your application. After that, you'll receive renewal rates guaranteed for a one-year time period.

Tax deferral helps your contract value grow.

Your annuity value may grow tax deferred. This has the potential to increase your **contract value**. Here's how it works:

- Your account value earns interest
- Your interest earns interest
- You earn interest on the money you would've otherwise paid in taxes

If the interest earned in an annuity wasn't tax deferred, you'd have to pay taxes on it. But since it's tax deferred, that money stays in the annuity — deferring taxes while you accumulate more assets.

Over time, tax-deferred growth can build a larger account value than that of a similar taxable account achieving the same rate of interest. Tax laws are complex and subject to change. Some entities may not have tax deferral status. Please consult your tax advisor before making any decisions.

Access to your money if you need it.

Fixed annuities are designed for long-term planning purposes. However, unexpected emergencies do happen. In the event you need to withdraw some of your money, you can.

It's important to keep in mind that some **withdrawals** or distributions may be subject to CDSC as well as ordinary income tax at any age during the specified term of the contract. If withdrawals are made prior to age 59½, a 10% early withdrawal federal tax penalty may apply.

Income options are up to you.

You can receive income payments throughout your lifetime, or for a specific period of time, from your fixed annuity through **annuitization**. When you annuitize, you can choose to receive payments monthly, quarterly, semiannually or annually. Or, you can choose to take a lump-sum payment, minus any taxes and charges that apply. It's your choice.

▶ **contract value:** The value of your contract; it does not reflect CDSC.

▶ **withdrawal:** Payments you take from an annuity while keeping the rest of your contract invested.

▶ **annuitization:** A process that converts your contract value into regular income payments.



Transfer your assets without probate.

The probate process can be lengthy and costly. With a fixed annuity, however, as the contract owner and annuitant, you can be assured that the money will be paid directly to the beneficiary you name. It will not be involved in any probate proceeding. If the owner and annuitant are not the same, assets may be distributed differently and CDSC may apply.

Know the costs.

Traditionally, fixed annuities have no internal expenses, no money-management fees, no upfront sales charges and no annual fees. Under certain circumstances, however, there may be a charge if you withdraw funds before a specified date, which varies by product. Please read your contract carefully for details about limitations, conditions and withdrawal charges.

Supplement your employer's plan.

Nonqualified annuities allow you to set aside additional funds for retirement that may grow tax deferred without imposing contribution limits that are in place on employer-sponsored retirement plans or IRAs. You won't be subjected to any income limitations or contribution limits,⁶ but keep in mind that your contributions to a nonqualified annuity are made on an after-tax basis.

By supplementing your retirement assets with a nonqualified fixed annuity, you may help ensure that you don't outlive your money. And when you consider all of the unknown economic surprises that can happen, it's comforting to have an income source you can rely on during retirement.

⁶ Total cumulative contributions may not exceed \$1 million without written consent from Nationwide.

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How Nationwide
Quatro Select
Annuity[®] may help.



Getting answers to your questions is an important part of the process.

The following pages contain product highlights with detailed explanations about Nationwide Quatro Select Annuity. They're meant to help you and your insurance professional talk about the product and its features — to determine how it may help you achieve your long-term goals.

So go ahead and ask your questions. We want to make sure you feel confident that you're making a wise choice for your future.

Q: What is Nationwide Quatro Select Annuity?

A: Nationwide Quatro Select Annuity is a modified, single-purchase payment, deferred, fixed annuity.

Q: Why would I want to own this contract?

A: If you're looking to protect your money and increase its value, Nationwide Quatro Select Annuity may be right for you. It's designed for long-term assets and offers you guaranteed interest rates. It also offers you the ability to create a stream of income for life or for a specific time period through annuitization.

Q: How does it work?

A: When you place your money with the insurance company, you'll need to allocate your payment into one or any combination of the four interest rate periods. After you've selected the rate period(s), you'll receive a base interest rate for each period specified. After a rate period ends, you'll receive yearly renewal interest rates. All interest rates provided by Nationwide are guaranteed to not be less than 1.00%.

Q: Are there any age limits?

A: You can be a **contract owner** at any age, and you can be an **annuitant** through age 90.

Q: What types of contracts are available?

A: Nonqualified, IRA or Roth IRA.

Q: What's the minimum amount needed to open a contract?

A: \$2,000: IRA and Roth IRA / \$10,000: Nonqualified
During year one only, you can add additional money to the contract; each subsequent payment must be a minimum of \$1,000.

Q: What are the interest rate guarantees offered to me?

A: You'll receive a guaranteed interest rate based on the period(s) you've allocated your money into. During the first year of each rate period, your rate may include a bonus interest rate. After each period expires, you'll receive an annual renewal rate.

	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8
1 year	Base rate (+ bonus)	Renewal rate	Renewal rate	Renewal rate	Renewal rate	Renewal rate	Renewal rate	Renewal rate
3 year	Base rate (+ bonus)	Base rate		Renewal rate	Renewal rate	Renewal rate	Renewal rate	Renewal rate
5 year	Base rate (+ bonus)	Base rate				Renewal rate	Renewal rate	Renewal rate
7 year	Base rate (+ bonus)	Base rate						Renewal rate

- ▶ **contract owner:** The person who controls the contract, including the right to designate and change the annuity payment option and beneficiaries; the contract owner may be different from the annuitant.
- ▶ **annuitant:** The person whose life is insured by an annuity.

Q: Are additional interest rates offered?

A: Yes, base interest rates may increase when initial premium or your contract value is equal to or greater than any of the premium bands listed below:

- \$100,000 - \$249,999
- \$250,000 - \$999,999
- \$1,000,000+

On each **contract anniversary**, Nationwide will review and adjust your interest rate based on your contract value. If your contract value is equal to or greater than any of the premium bands listed above, your interest rate will be increased accordingly. The base interest rate will not be reduced if you fall below one of the thresholds. If this occurs, you simply will not get the additional rate.

Q: Is my money guaranteed?

A: Yes, your money is protected and guaranteed not to decrease in value as long as you don't take any withdrawals during the CDSC period.

Q: What will it cost me?

A: There aren't any annual contract or administration fees. However, if you need to withdraw money from your contract during the CDSC period, you may have to pay an early withdrawal fee. If distributions occur prior to age 59½, you may be subject to a 10% early withdrawal federal tax penalty.

► **contract anniversary:** The date your contract is issued; repeats every 12th month from then on.

Q: What if I need access to my money?

A: Although Nationwide Quatro Select Annuity is designed to help you meet your long-term financial goals, unexpected financial needs may arise. In the event of a financial emergency, you can withdraw as much of your contract value as you need. Before withdrawing your money, please consider the impact of the early withdrawal fees that may be charged. The CDSC schedule, calculated on the contract premium, is:

Contract Year	1	2	3	4	5	6	7	8+
Early Withdrawal Charge	7%	7%	7%	6%	5%	4%	3%	0%

If you're worried about needing access to your money for an unplanned emergency during the CDSC period, you have the option of adding a Return of Purchase Payment rider when you purchase your contract. This rider guarantees that in the event of a full surrender during the CDSC period, the early withdrawal fee will only be deducted from the interest earned, not your principal.

Q: How much does the Return of Purchase Payment rider cost?

A: Electing this optional rider will reduce the base interest rate.

Q: How can I withdraw my money penalty free?

A: Nationwide Quatro Select Annuity allows you CDSC-free access to your money when:

- Withdrawing cumulative interest; all withdrawals must be a minimum of \$100⁷
- Confined to a nursing home for a continuous 90-day period; confinement must begin while contract is in force; CDSC waiver is available after the first contract anniversary; may not be available in all states
- Diagnosed as terminally ill; may not be available in all states
- Contract is annuitized after two years⁷ (one year in Florida and New York)
- IRA required minimum distribution is taken
- The annuitant dies

⁷ Any distributions, including annuitization, that occur prior to age 59½ may be subject to a 10% early withdrawal federal tax penalty.

Q: How will my withdrawals be taxed?

A: Withdrawals at any age will be subject to ordinary income tax. If you withdraw your money prior to age 59½, you may have to pay a 10% early withdrawal federal tax penalty in addition to ordinary income taxes. Also, if you annuitize or surrender your contract, a state premium tax may apply (where applicable) and will be deducted from your contract value.

Federal tax laws are complex and subject to change. The information in this brochure is based on current interpretations of the law. Nationwide and its representatives do not give legal or tax advice. Please talk with your attorney or tax advisor for answers to your specific questions.

Q: Can this product generate income for me in the future?

A: Yes. You have many options to create an income based upon your contract value including:

- Life annuity — regular payments will be made during the entire life of the annuitant
- Life annuity with period certain — regular payments will be made for the longer of the entire life of the annuitant or a guaranteed period of 10 or 20 years (duration selected by the contract owner); if the annuitant dies during the guaranteed period, the beneficiary will receive the remaining guaranteed payments
- Joint and survivor annuity — regular payments will be made during the annuitant's life plus the life of the surviving spouse

Q: How is my death benefit calculated?

A: Your **death benefit** will be the current contract value at the time of the annuitant's death. The value is determined by adding all interest earned to your purchase payment minus any previous withdrawals.

Q: How does Nationwide Quatro Select Annuity help my beneficiary?

A: Annuities allow you to name a beneficiary. If a joint owner or contingent owner is not named on the contract, this feature allows your annuity assets to be paid directly to your beneficiary and may avoid the probate process. It's important to know that assets transferable at death may be subject to taxes and possible CDSC.

► **death benefit:** The payment the beneficiary or estate named by the contract owner receives when the annuitant dies prior to annuitization.

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Your next steps:

For more information
about Nationwide
Quatro Select Annuity,
contact your insurance
professional today.

You can also visit
nationwide.com or
call 1-800-848-6331.



For a product prospectus, please visit nationwide.com/prospectus or call to request one at 1-800-848-6331.

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

Nationwide Quatro Select Annuity is underwritten by Nationwide Life Insurance Company or Nationwide Life and Annuity Insurance Company, Columbus, Ohio.

Nationwide, the Nationwide N and Eagle, Nationwide is on your side and Nationwide Quatro Select Annuity are service marks of Nationwide Mutual Insurance Company. © 2018 Nationwide

Contract/Certificate: FHL-760, FHL-760-43, APO-5229-32

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