



## Nationwide Lifetime Income Track® Lifetime Withdrawal Rates

Nationwide Lifetime Income Track is an optional living benefit rider available at an additional cost with certain Nationwide® variable annuities.

Published as of: 01/12/2015. Rates are subject to change.

### Nationwide Lifetime Income Track®

Single		
Lifetime withdrawal percentage		
Age	Rider age <5 years	Rider age >5 years
59½ - 64	4.00%	4.50%
65 - 74	4.50%	5.00%
75 - 80	5.00%	5.50%
81+	5.50%	6.00%

Joint Option		
Lifetime withdrawal percentage		
Age	Rider age <5 years	Rider age >5 years
59½ - 64	3.75%	4.25%
65 - 74	4.25%	4.75%
75 - 80	4.75%	5.25%
81+	5.25%	5.75%

**Important details:**

Lifetime withdrawal percentage is based on the owner's age when the first lifetime withdrawal is taken. The same rates apply for the attained age lifetime withdrawal percentage. For Nationwide Lifetime Income Track with the Joint Option, the lifetime withdrawal percentage is based on the younger spouse's age.

For current lifetime withdrawal rates, talk with your financial advisor or refer to the prospectus. Rates may vary in the state of Delaware.



• 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 issued by Nationwide Life Insurance Company or Nationwide Life and Annuity Insurance Company, Columbus, Ohio. The general distributor is Nationwide Investment Services Corporation, member FINRA.

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