



Nationwide®
is on your side

Lifetime Income Track®

Living Benefit guide

Make your money work as hard as you do

Your key to retirement income potential

The **Nationwide Destination™ Architect 2.0** variable annuity with the Nationwide Lifetime Income Track® Rider

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

When it comes to your retirement, make your money work for you

Help make your retirement income last with the Nationwide DestinationSM Architect 2.0 variable annuity featuring the Nationwide Lifetime Income Track[®] (Lifetime Income Track) Rider.

2 Introduction to variable annuities and riders

4 How Lifetime Income Track works

7 Understanding withdrawal amounts

11 Frequently asked questions

Definitions for boldfaced words are located at the bottom of each page.

Many options are 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 the Nationwide DestinationSM Architect 2.0 variable **annuity** with Lifetime Income Track[®], a **guaranteed lifetime withdrawal benefit** (GLWB), can help. Lifetime Income Track is an optional **living benefit** rider available at an additional cost. When combined with Nationwide Destination Architect 2.0, Lifetime Income Track offers income protection and growth potential to help you plan for tomorrow.

Annuity

A contract issued by a life insurance company, it can help you accumulate assets for retirement income.

Guaranteed lifetime withdrawal benefit

A type of living benefit that provides a guaranteed lifetime withdrawal based on a fixed percentage.

Living benefit

A guarantee that helps protect your annuity income from inflation and market volatility, available at an additional cost.

A variable annuity, designed for long-term investing, could be a great addition to your overall investment portfolio, but please keep these facts in mind:

- Variable annuity values will fluctuate based on investment option performance
- You may be charged penalties if you take your money out early
- If you take **withdrawals** before you're age 59½, you may have to pay a 10% early withdrawal federal tax penalty in addition to ordinary income taxes
- Withdrawals may reduce your death benefit and contract value, and may also reduce benefits
- All guarantees and protections of variable annuities are subject to the financial strength and claims-paying ability of the issuing insurance company
- Guarantees don't apply to any variable accounts, which are subject to investment risk (including the possible loss of your principal)
- Variable annuities offer several ways to generate income, including systematic withdrawal, annuitization and lifetime income payments through a GLWB; annuitization is offered at no additional cost; prior to annuitization, the contract terms and investments remain the same as stated in the variable annuity contract
- For an additional cost, certain variable annuities may offer death benefits payable to the beneficiary that provide guaranteed increases or protection against investment loss
- Underlying investment options within variable annuities are not publicly traded and cannot be purchased directly by the general public; they are available only through products issued by insurance companies

Note: Annuity fees and charges can vary and may include mortality and expense risk fees, administrative fees, contract fees and the expense of the underlying investments.

After weighing all the facts and thoughtfully considering them, you may decide the potential benefits you'll receive in retirement from a variable annuity outweigh your investment risks.

Federal income tax laws are complex and subject to change. The information in this brochure is based on current interpretations of the law and is not guaranteed. Nationwide and its representatives do not give legal or tax advice. You should consult your attorney or tax adviser for answers to your specific tax questions.

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 discuss their specific situation with their financial professional.

Withdrawals

Payments you take from an annuity while keeping the rest of your contract invested.

How Lifetime Income Track works

One little guarantee may make a big difference

To help provide income in retirement, Nationwide® designed Lifetime Income Track. This optional living benefit is available at an additional cost and must be elected at the time the contract is issued. When added to the Nationwide Destination Architect 2.0 variable annuity, Lifetime Income Track is designed to deliver:

- Guaranteed lifetime income
- An annual step-up feature on your **income benefit base** (please keep in mind that early, excess and nonlifetime withdrawals may reduce or terminate the income benefit base; certain restrictions and limitations may apply)
- An option for continuation of income for your spouse, available at an additional cost
- A nonlifetime withdrawal feature (this option can be exercised only once, is not available in the first **rider** year and is available when the owner's age reaches 59½)¹
- A withdrawal table based on both the owner's age and the rider's duration
- Investment options that allow you to customize your portfolio² with a maximum equity exposure of 70% (up to 80% via managed volatility investment options) and a minimum equity exposure of 40%

	Cost ³	Maximum cost ⁴
Lifetime Income Track (Single)	0.80%	1.50%
Lifetime Income Track (Joint Option)	0.95%	1.90%

¹ See Pages 7 and 8 for additional details about the nonlifetime withdrawal feature.

² Only certain investment options are available to contracts with Nationwide Lifetime Income Track.

³ Costs are assessed annually on the current income benefit base.

⁴ The maximum cost is the highest amount that may be charged in the future for this product. It is not a current cost.

Income benefit base

The numerical value used to determine how much your lifetime withdrawals will be. This is not a cash value. This calculation may be adjusted for additional purchase payments, early withdrawals or nonlifetime withdrawals and the annual step-up opportunity. Refer to the prospectus for more information.

Rider

An option you can add to your annuity, typically at an additional cost, that provides extra features or guarantees to fit your personal situation.

An annual step-up feature on your income benefit base

To help give you the ability to benefit from market growth and protect your income from possible market losses, Lifetime Income Track offers a step-up feature on your income benefit base each year.

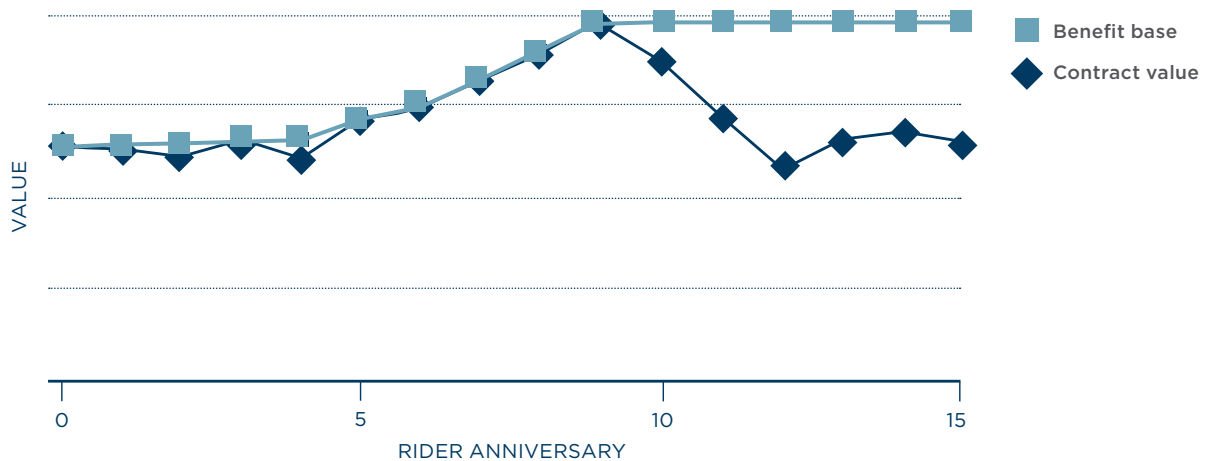
Let's take a look at how the step-up feature works.

After money is invested into Nationwide Destination Architect 2.0 with Lifetime Income Track, an income benefit base is established (the income benefit base equals your initial purchase payments). The contract value changes based on the investment performance of the underlying investment options (dark blue line in the chart below).

Each year on the **riders anniversary**, the income benefit base is re-evaluated. If the contract value exceeds the previous benefit base value, the benefit base is reset to the higher value (light blue line in the chart below).

If the contract value is less, the benefit base remains the same. Because the benefit base doesn't decrease when the contract value does, the lifetime withdrawal amount remains consistent and helps to reduce income risk inside the portfolio.

Contract value and benefit base for Lifetime Income Track



This chart is hypothetical in nature and not indicative of future results.

Before investing, please review the variable annuity prospectus to understand the contract and any limitations it may have. While your income benefit base doesn't change (assuming no excess or nonlifetime withdrawals are taken), withdrawing income will reduce your contract value and death benefit. Keep in mind that all guarantees and protections are based on the claims-paying ability of the issuing insurance company.

Rider anniversary

Each recurring one-year anniversary of the date the rider was issued.

When you need retirement income

Retirees today can spend decades living in retirement. That's why the Lifetime Income Track Rider, if elected at an additional cost, may provide a steady stream of income that's guaranteed for the rest of your life, even if your contract value falls to \$0.

Here's how it works: Your lifetime withdrawal percentage is based on both your age and the duration of the rider at the time you begin taking lifetime withdrawals. The withdrawal percentage is set once your first lifetime withdrawal is taken (it will not increase as you age).

These lifetime withdrawals may begin as early as age 59½, but the longer you wait to take them, the greater your annual lifetime withdrawal amount may be. Please refer to the chart below for lifetime withdrawal percentages.

When your spouse needs retirement income

Lifetime Income Track offers a Joint Option, available for an additional cost. By adding the Joint Option, you can guarantee your surviving spouse the same level of lifetime withdrawals you received — uninterrupted and for the rest of his or her life, provided the surviving spouse does not take any excess withdrawals. Here are the details:

- You can add this benefit only at the time you purchase Lifetime Income Track
- Both you and your spouse must be 85 or younger at the time it is elected
- Lifetime income is based on the younger spouse's age
- You can remove this benefit only if your marriage ends in divorce, dissolution or annulment before your first lifetime withdrawal
- The cost of the Joint Option is 0.15% (maximum cost 0.40%)
- Electing the Joint Option will reduce payout rates — see chart below for more details

Lifetime withdrawal percentages

Age	Lifetime withdrawal percentage (Single)		Lifetime withdrawal percentage (Joint Option)	
	Rider age < 5 years	Rider age ≥ 5 years	Rider age < 5 years	Rider age ≥ 5 years
59½ - 64	4.00%	4.50%	3.75%	4.25%
65 - 74	4.50%	5.00%	4.25%	4.75%
75 - 80	5.00%	5.50%	4.75%	5.25%
81+	5.50%	6.00%	5.25%	5.75%

It's important to remember that if you take excess, early or nonlifetime withdrawals, especially in a down market, loss of income is a possibility. You should also be aware that the cost of the rider may exceed the benefit.

The market may be unpredictable — but your income shouldn't be

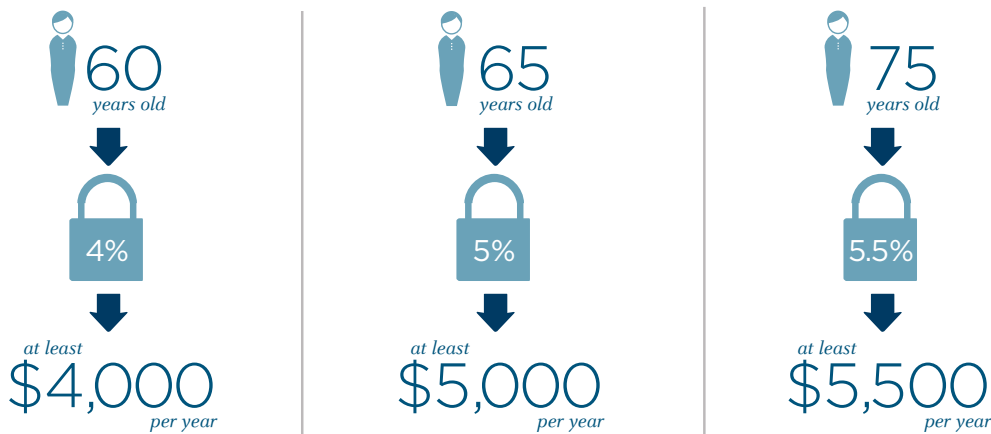
Understanding the lifetime withdrawal amount

$$\text{Lifetime withdrawal base} \times \text{Lifetime withdrawal percentage} = \text{Lifetime withdrawal amount}$$

Let's look at a hypothetical example to see how much income Alex could receive each year with Lifetime Income Track (based on the lifetime withdrawal percentage chart on the preceding page).

At age 60, Alex invests \$100,000 in Nationwide Destination Architect and adds Lifetime Income Track. If he begins lifetime withdrawals:

- Immediately (age 60) — Alex will lock in his lifetime withdrawal percentage at 4%, and his guaranteed income will be at least \$4,000 a year
- At or after his fifth rider anniversary (age 65) — Because Alex has owned the contract for five years, he locks in a 5.0% lifetime withdrawal percentage, and his guaranteed income will be at least \$5,000
- At or after his 15th rider anniversary (age 75) — At age 75, Alex has owned the contract longer than five years and moves up an age tier, so he locks in a 5.5% lifetime withdrawal percentage, and his guaranteed income will be at least \$5,500 each year



Please keep in mind that the guaranteed lifetime withdrawal amounts listed above are the minimum amounts Alex could receive. It also assumes Alex has not taken excess, early or nonlifetime withdrawals, nor incurred any advisory fees, which would have reduced his income benefit base. It is possible the underlying investment options could increase the income benefit base and guaranteed lifetime withdrawal amount even more.



The following charts assume Alex is age 60 when he purchases Nationwide Destination Architect 2.0 with Lifetime Income Track.

A closer look at the lifetime withdrawal amount

Each chart illustrates a different hypothetical investment performance scenario and a different age when Alex begins taking income.

0% gross return – start income in year one

Contract year	Beginning of year age	Gross annual return %	Net annual return %	Beginning of year contract value	Income benefit base	x	Lifetime withdrawal percentage	=	Lifetime withdrawal amount
1	60	—	—	\$100,000	\$100,000		4.00%		\$4,000
2	61	0%	-2.16%	\$93,923	\$100,000		4.0%		\$4,000
3	62	0%	-2.22%	\$87,927	\$100,000		4.0%		\$4,000
4	63	0%	-2.28%	\$82,011	\$100,000		4.0%		\$4,000
5	64	0%	-2.36%	\$76,173	\$100,000		4.0%		\$4,000
6	65	0%	-2.44%	\$70,414	\$100,000		4.0%		\$4,000
7	66	0%	-2.53%	\$64,730	\$100,000		4.0%		\$4,000
8	67	0%	-2.65%	\$59,123	\$100,000		4.0%		\$4,000
9	68	0%	-2.78%	\$53,589	\$100,000		4.0%		\$4,000
10	69	0%	-2.94%	\$48,130	\$100,000		4.0%		\$4,000
11	70	0%	-3.14%	\$42,743	\$100,000		4.0%		\$4,000
12	71	0%	-3.39%	\$37,428	\$100,000		4.0%		\$4,000
13	72	0%	-3.72%	\$32,183	\$100,000		4.0%		\$4,000
14	73	0%	-4.17%	\$27,008	\$100,000		4.0%		\$4,000
15	74	0%	-4.81%	\$21,902	\$100,000		4.0%		\$4,000

These illustrations aren't intended to reflect the performance of any available investment options or to predict or project future investment results. These illustrations are hypothetical and assume 0%, 8% and variable returns (as shown in order), a \$100,000 investment, a 0.20% mortality and expense risk fee, a 0.20% administrative fee, a 0.80% guaranteed lifetime withdrawal benefit fee and a 0.93% average investment charge. Other fees and charges may apply. Your performance could be significantly different than the hypothetical examples shown depending on the investment options you pick.

For complete details, please see the enclosed prospectus.

8% gross return – start income in year six

Contract year	Beginning of year age	Gross annual return %	Net annual return %	Beginning of year contract value	Income benefit base	x	Lifetime withdrawal percentage	=	Lifetime withdrawal amount
1	60	—	—	\$100,000	\$100,000		N/A		N/A
2	61	8.00%	5.76%	\$105,764	\$105,764		N/A		N/A
3	62	8.00%	5.76%	\$111,860	\$111,860		N/A		N/A
4	63	8.00%	5.76%	\$118,308	\$118,308		N/A		N/A
5	64	8.00%	5.76%	\$125,127	\$125,127		N/A		N/A
6	65	8.00%	5.76%	\$132,339	\$132,339		5.00%		\$6,617
7	66	8.00%	5.72%	\$132,915	\$132,915		5.00%		\$6,646
8	67	8.00%	5.72%	\$133,495	\$133,495		5.00%		\$6,675
9	68	8.00%	5.72%	\$134,076	\$134,076		5.00%		\$6,704
10	69	8.00%	5.72%	\$134,660	\$134,660		5.00%		\$6,733
11	70	8.00%	5.72%	\$135,247	\$135,247		5.00%		\$6,762
12	71	8.00%	5.72%	\$135,836	\$135,836		5.00%		\$6,792
13	72	8.00%	5.72%	\$136,428	\$136,428		5.00%		\$6,821
14	73	8.00%	5.72%	\$137,023	\$137,023		5.00%		\$6,851
15	74	8.00%	5.72%	\$137,620	\$137,620		5.00%		\$6,881

Variable gross return – start income in year 16

Contract year	Beginning of year age	Gross annual return %	Net annual return %	Beginning of year contract value	Income benefit base	x	Lifetime withdrawal percentage	=	Lifetime withdrawal amount
1	60	—	—	\$100,000	\$100,000		N/A		N/A
2	61	-1.00%	-3.12%	\$96,883	\$100,000		N/A		N/A
3	62	14.00%	11.66%	\$108,179	\$108,179		N/A		N/A
4	63	13.00%	10.70%	\$119,751	\$119,751		N/A		N/A
5	64	2.00%	-0.16%	\$119,564	\$119,751		N/A		N/A
6	65	10.00%	7.74%	\$128,813	\$128,813		N/A		N/A
7	66	7.00%	4.78%	\$134,967	\$134,967		N/A		N/A
8	67	6.00%	3.79%	\$140,083	\$140,083		N/A		N/A
9	68	3.00%	0.83%	\$141,246	\$141,246		N/A		N/A
10	69	9.00%	6.75%	\$150,781	\$150,781		N/A		N/A
11	70	-1.00%	-3.12%	\$146,081	\$150,781		N/A		N/A
12	71	7.00%	4.75%	\$153,022	\$153,022		N/A		N/A
13	72	9.00%	6.75%	\$163,352	\$163,352		N/A		N/A
14	73	4.00%	1.82%	\$166,320	\$166,320		N/A		N/A
15	74	11.00%	8.72%	\$180,830	\$180,830		N/A		N/A
16	75	-4.00%	-6.08%	\$169,841	\$180,830		5.50%		\$9,946
17	76	9.00%	6.65%	\$170,522	\$180,830		5.50%		\$9,946
18	77	8.00%	5.66%	\$169,670	\$180,830		5.50%		\$9,946
19	78	6.00%	3.68%	\$165,609	\$180,830		5.50%		\$9,946
20	79	10.00%	7.61%	\$167,507	\$180,830		5.50%		\$9,946

The stated net annual return assumes the deduction of current product and Lifetime Income Track Rider fees as of 5/1/2013 from gross annual return. There are no surrender charges. This product does not carry a contingent deferred sales charge (CDSC). Past performance cannot guarantee future results. Current performance may be lower or higher than the performance data quoted. For complete details, please see the enclosed prospectus.

It's time to simplify

Choosing an investment strategy for your variable annuity portfolio is easier with our menu of packaged asset allocation options.

These investment options bring together renowned money managers with well-designed asset allocation strategies, so you can invest in a way that complements your risk tolerance.

You may split your investment among different allocation options (whole percentages only) with the exception of the American Funds Option, American Funds Managed Option, BlackRock Option, Fidelity® VIP Funds Option, and Nationwide Custom Portfolio®, in which you must be 100% invested. The total of your allocations must equal 100%.

Investment choices for Lifetime Income Track

NVIT Managed Funds	
<input type="checkbox"/> Cardinal SM Managed Growth & Income Fund ^{1, 2, 3}	—%
<input type="checkbox"/> Cardinal SM Managed Growth Fund ^{1, 2, 3}	—%
<input type="checkbox"/> Investor Destinations Managed Growth & Income Fund ^{1, 2, 3}	—%
<input type="checkbox"/> Investor Destinations Managed Growth Fund ^{1, 2, 3}	—%
NVIT Cardinal SM Funds	
<input type="checkbox"/> Conservative Fund ^{1, 3}	—%
<input type="checkbox"/> Moderately Conservative Fund ^{1, 3}	—%
<input type="checkbox"/> Balanced Fund ^{1, 3}	—%
<input type="checkbox"/> Moderate Fund ^{1, 3}	—%
<input type="checkbox"/> Capital Appreciation Fund ^{1, 3}	—%
NVIT Investor Destinations Funds	
<input type="checkbox"/> Conservative Fund ^{1, 3}	—%
<input type="checkbox"/> Moderately Conservative Fund ^{1, 3}	—%
<input type="checkbox"/> Balanced Fund ^{1, 3}	—%
<input type="checkbox"/> Moderate Fund ^{1, 3}	—%
<input type="checkbox"/> Capital Appreciation Fund ^{1, 3}	—%
Single-Manager Options	
<input type="checkbox"/> American Funds NVIT Asset Allocation Fund ³	—%
<input type="checkbox"/> American Funds Option	100%
<input type="checkbox"/> American Funds Managed Option	100%
<input type="checkbox"/> BlackRock Option	100%
<input type="checkbox"/> DFA NVIT Moderate Fund ^{1, 3}	—%
<input type="checkbox"/> Fidelity® VIP Funds Option	100%
<input type="checkbox"/> Ivy VIP Pathfinder Conservative ^{1, 3}	—%
<input type="checkbox"/> Ivy VIP Pathfinder Moderately Conservative — Managed Volatility ^{1, 2, 3}	—%
<input type="checkbox"/> Ivy VIP Pathfinder Moderate — Managed Volatility ^{1, 2, 3}	—%
<input type="checkbox"/> Ivy VIP Pathfinder Moderately Aggressive — Managed Volatility ^{1, 2, 3}	—%
<input type="checkbox"/> NVIT Managed American Funds Asset Allocation Fund ^{2, 3}	—%
Nationwide Custom Portfolio	
<input type="checkbox"/> Conservative Portfolio	100%
<input type="checkbox"/> Moderately Conservative Portfolio	100%
<input type="checkbox"/> Balanced Portfolio	100%
<input type="checkbox"/> Moderate Portfolio	100%
<input type="checkbox"/> Capital Appreciation Portfolio	100%
TOTAL	100%

¹ Fund of funds:

These funds are designed to provide diversification and asset allocation across several types of investments and asset classes, primarily by investing in underlying funds. Therefore, in addition to the expenses of the portfolio, you are indirectly paying a proportionate share of the applicable fees and expenses of the underlying funds.

² Managed volatility funds:

These funds are designed to offer traditional long-term investment allocations blended with a strategy that seeks to mitigate risk and manage portfolio volatility. These funds may not be successful in reducing volatility, and it is possible that the funds' volatility management strategies could result in losses greater than if the funds did not use such strategies.

³ Asset allocation funds:

These funds may invest across multiple asset classes, including but not limited to domestic and foreign stocks, bonds and cash. The use of diversification and asset allocation as a part of an overall investment strategy does not assure a profit or protect against loss in a declining market.

Getting answers to your questions is key

Because knowledge really is power

This page contains product highlights with detailed explanations about Lifetime Income Track. They're meant to help you and your advisor 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: How does Lifetime Income Track offer me flexibility?

A: Lifetime Income Track bases your lifetime withdrawal percentage on both your age and the length of time the rider has been active. Keep in mind that your first lifetime withdrawal will lock in your lifetime withdrawal percentage. Subsequent deposits into your contract will increase the income benefit base dollar for dollar. In addition, Lifetime Income Track is compatible with IRS regulations concerning **required minimum distributions** (RMD) — though some restrictions may apply.

Excess, early and nonlifetime withdrawals do not void the guarantees but will reduce the income benefit base and future lifetime withdrawal amounts available to you.

Q: What if an RMD is above the annual income amount?

A: If the RMD amount exceeds the allowed lifetime withdrawal amount, the RMD amount can be withdrawn without impacting the income benefit base. Some restrictions apply.

Q: Am I able to take a withdrawal without starting my lifetime withdrawal distributions?

A: Yes, once you reach age 59½ and the Lifetime Income Track Rider has been activated for one year, you may take one nonlifetime withdrawal without locking in your lifetime withdrawal payout percentage or affecting the duration of the rider. The nonlifetime withdrawal feature can be exercised only once and will reduce your income benefit base proportionally by the gross amount of the withdrawal; ordinary income taxes may apply. This feature is available only prior to any lifetime withdrawals.

Q: What happens in the lifetime withdrawal phase?

A: After you begin lifetime withdrawals, Nationwide will compare your contract value to your income benefit base annually on the anniversary of your rider. If your contract value is the higher of the two, your income benefit base resets to the higher amount. This allows you to take advantage of market growth and potentially increase your available lifetime withdrawal amount annually. If it resets, it will be at current terms and conditions.

Please note: Withdrawals of taxable amounts will be subject to ordinary income tax, and if taken prior to age 59½, a 10% early withdrawal federal tax penalty may apply. Withdrawals will reduce the death benefit and the contract values, and may reduce the income benefit base.

Q: When I decide to start receiving income, what are my options?

A: Annuities offer several ways to generate income, including systematic withdrawal and annuitization (available at no additional cost). With the Lifetime Income Track Rider, you can also choose lifetime income payments through a guaranteed lifetime withdrawal benefit.

Required minimum distribution

The minimum amount the IRS requires to be withdrawn each year from a retirement plan starting in the calendar year after the plan holder reaches age 70½.

You hold the key



Work with your advisor to see how you may benefit from a Nationwide DestinationSM Architect 2.0 variable annuity featuring the Nationwide Lifetime Income Track Rider.



Nationwide[®]
is on your side

Variable products are sold by prospectus. Carefully consider the investment objectives, risks, charges and expenses. The product and underlying fund prospectuses contain this and other important information. Investors should read them carefully before investing. To request a copy, go to nationwide.com or call 1-800-848-6331.

Variable annuities are issued by Nationwide Life Insurance Company, Columbus, Ohio. The general distributor is Nationwide Investment Services Corporation, member FINRA.

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