



## The Nationwide Lifetime Income Rider<sup>®</sup> (Nationwide L.inc)

Nationwide L.inc is an optional rider available with the Nationwide Destination<sup>SM</sup> Architect 2.0 variable annuity.

Rider basics																																			
Primary need	Lifetime income																																		
Target client	Clients who want a level of certainty in knowing what their guaranteed retirement income will be																																		
Cost	<ul style="list-style-type: none"> <li><b>Single life:</b> 1.20% assessed annually on the income benefit base (maximum cost for Nationwide L.inc is 1.50%)</li> <li><b>Joint Option:</b> additional 0.30% assessed annually on the income benefit base (maximum cost for Joint Option is 0.40%)</li> </ul>																																		
Issue age	45 – 85 (some firms may have an age restriction)																																		
Features	<ul style="list-style-type: none"> <li><b>Guaranteed increase of 7.00%</b> simple interest roll-up rate<sup>1</sup> for 10 years or until the first lifetime withdrawal, whichever comes first; the original income benefit base will increase by an additional 7.00% each year on the rider anniversary to determine the roll-up value</li> <li>Each rider anniversary, the income benefit base becomes the greater of the contract value or the roll-up value</li> <li><b>Joint Option</b> for the life of the surviving spouse (some firms may have restrictions)</li> </ul>																																		
Lifetime income	<p>The lifetime withdrawal percentage is based on the owner's age when the first lifetime withdrawal is taken. For Nationwide L.inc with the Joint Option,<sup>2</sup> the withdrawal percentage is based on the younger spouse's age.</p> <table border="1"> <thead> <tr> <th colspan="2">Single</th> <th colspan="2">Joint Option</th> </tr> <tr> <th>Age</th> <th>Lifetime withdrawal percentage</th> <th>Age</th> <th>Lifetime withdrawal percentage</th> </tr> </thead> <tbody> <tr> <td>45 up to 59½</td> <td>3.35%</td> <td>45 up to 59½</td> <td>3.10%</td> </tr> <tr> <td>59½ – 64</td> <td>4.50%</td> <td>59½ – 64</td> <td>4.25%</td> </tr> <tr> <td>65 – 69</td> <td>5.70%</td> <td>65 – 69</td> <td>5.45%</td> </tr> <tr> <td>70 – 74</td> <td>5.85%</td> <td>70 – 74</td> <td>5.60%</td> </tr> <tr> <td>75 – 80</td> <td>6.00%</td> <td>75 – 80</td> <td>5.75%</td> </tr> <tr> <td>81+</td> <td>6.35%</td> <td>81+</td> <td>6.10%</td> </tr> </tbody> </table> <p><b>INCREASED RATES at KEY AGES</b></p>			Single		Joint Option		Age	Lifetime withdrawal percentage	Age	Lifetime withdrawal percentage	45 up to 59½	3.35%	45 up to 59½	3.10%	59½ – 64	4.50%	59½ – 64	4.25%	65 – 69	5.70%	65 – 69	5.45%	70 – 74	5.85%	70 – 74	5.60%	75 – 80	6.00%	75 – 80	5.75%	81+	6.35%	81+	6.10%
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All rates published as of 11/05/18; rates are subject to change without notice.



<sup>1</sup> This is not an increase of the actual contract value, but of the original benefit base.

<sup>2</sup> Electing the Joint Option may reduce payout rates.

<p><b>How does it work?</b></p> <p><i>(Before lifetime withdrawals begin)</i></p>	<ul style="list-style-type: none"> <li>• <b>If the market is flat or down ...</b> Clients are guaranteed that the original income benefit base will increase by the 7.00% simple interest roll-up annually for 10 years or until the first lifetime withdrawal, whichever is first. If they don't take lifetime withdrawals for 10 years, this is a guaranteed 70.00% increase.</li> <li>• <b>If the market is up ...</b> If the contract value at any annual rider anniversary is higher than the guaranteed roll-up value, this higher amount becomes the new income benefit base, increasing the lifetime withdrawal amount.</li> <li>• <b>In any situation ...</b> The income benefit base is used to calculate the guaranteed lifetime withdrawal amount. It is not a cash value your clients can access.</li> </ul>
<p><b>Flexibility</b></p>	<ul style="list-style-type: none"> <li>• Subpays are allowed</li> <li>• Lifetime withdrawals can begin immediately; the first lifetime withdrawal will lock in the lifetime withdrawal percentage</li> <li>• Required minimum distribution (RMD)-friendly; some restrictions apply</li> <li>• A <b>Nonlifetime Withdrawal feature is available</b>; this feature allows for one nonlifetime withdrawal to occur without stopping the 7.00% simple interest roll-up or locking in the lifetime withdrawal percentage; the Nonlifetime Withdrawal feature can be exercised only once and is available only after the first rider year; once lifetime withdrawals have started, the Nonlifetime Withdrawal feature is no longer available<sup>3</sup></li> <li>• Excess and nonlifetime withdrawals do not void the guarantees, but they will proportionately reduce the income benefit base, future lifetime withdrawals and the value used to calculate the 7.00% simple interest roll-up</li> </ul>
<p><b>Investment choices</b></p>	<ul style="list-style-type: none"> <li>• Select packaged solutions from American Funds, BlackRock®, NVIT Cardinal<sup>SM</sup>, NVIT Cardinal<sup>SM</sup> Funds, NVIT Managed Funds,<sup>4</sup> Fidelity or NVIT Investor Destinations Funds; or, build a custom portfolio from more than 50 different underlying investment options</li> <li>• Dollar cost averaging (DCA) is available</li> <li>• The investment options in a variable annuity are underlying subaccounts and cannot be purchased directly by the public; they are available only through variable annuity policies issued by life insurance companies</li> </ul>

<sup>3</sup> This feature may not be available in all states.

<sup>4</sup> The NVIT Managed Funds are designed to offer traditional long-term asset allocation 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.



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VAM-2274M6.3 (10/18)