



Nationwide®
is on your side

Nationwide Destination™
Navigator 2.0

Product guide

Plan today for tomorrow's destination



Nationwide Destination™ Navigator 2.0 variable annuity and
Nationwide Destination™ Navigator New York 2.0 variable annuity

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

Destination: Retirement

As you approach retirement, it becomes increasingly important to implement a retirement income strategy that allows you to plan now for what tomorrow may bring.



ONLY **23%**

of investors are
VERY CONFIDENT
that they'll have
ENOUGH MONEY
to live comfortably through retirement.¹

Continuing to invest for retirement may matter more than ever

People are living longer than ever before.

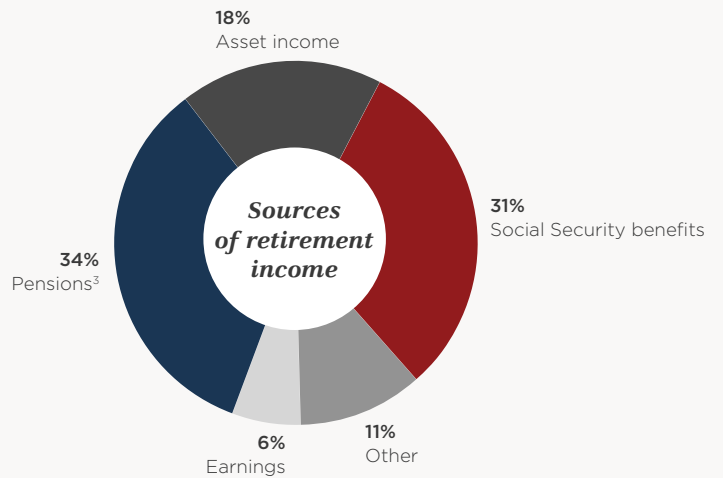
Life expectancy is on the rise, and the length of time people spend in retirement is increasing. In addition, inflation and health care costs are likely to increase over time, so your money may not buy as much in the future. This means you may need to save more, and the money you do save may need to last longer.

Tomorrow may come sooner than expected.

The age at which people expect to retire has drastically changed. Many individuals expect to postpone their retirement and work longer to make up for retirement savings shortfalls. Unfortunately, many people may retire unexpectedly due to poor health or disability, changes at their company or needing to care for a spouse or family member. Add that to the rising life expectancy and this means you may need a source of income that will last while allowing you to continue to invest your money over time.

Responsibility for retirement is shifting.

Pensions and Social Security benefits compose two-thirds of current retiree income.² However, the burden of funding retirement is overwhelmingly shifting to the individual. Whether it's through a 401(k) or other investments, you may need to take a more active role in your retirement than previous generations did.



² "Sources of Retirement Income: A Study of Retirees," LIMRA Secure Retirement Institute (2018).

³ Pensions include defined benefit and defined contribution plans.

Help transform your future with Nationwide DestinationSM Navigator 2.0

The Nationwide DestinationSM Navigator 2.0 variable annuity can offer retirement income opportunities to those planning for or living in retirement, but to fully understand the potential benefits, you'll want to start with the basics.

What are variable annuities?

Variable annuities are long-term, tax-deferred investments you buy from an insurance company to help you save for retirement. They are called "variable" because their value fluctuates based on the performance of the underlying investment options that you and your financial professional pick.

Some features of variable annuities:

Income

A stream of income, available to you for a specified amount of time or for life, accessed either through systematic withdrawal, annuitization (at no extra cost) or the purchase of an optional living benefit rider.

Death benefits

An amount payable to your beneficiary if you pass away; may include guaranteed increases, protection against investment loss or, for an additional cost, optional riders.

Tax deferral

The potential for your investment to accumulate faster than taxable investments because you don't have to pay taxes on gains until you take a withdrawal.

Investment choices

Access to a wide range of professionally managed investment options available only within variable annuities.

What limitations do annuities have?

When discussing variable annuities, it's important to note that they have limitations and aren't right for all investors.

If you decide to take your money out early:

- You may face surrender charges
- If you're not yet 59½, you may have to pay an additional 10% federal tax penalty on top of ordinary income taxes
- If a death benefit is available, the amount of your death benefit and the contract value will be reduced

All guarantees are based on the policy terms and conditions and are subject to the claims-paying ability of Nationwide Life Insurance Company. These guarantees don't apply to the performance of the underlying investment options, which are subject to investment risk, including possible loss of the money you've invested.

Understanding Nationwide Destination Navigator 2.0

This variable annuity could offer you tax-deferred growth, investment choices and many other options you need to feel confident about your retirement. Your financial professional can help you decide whether Nationwide Destination Navigator 2.0 could be a good addition to your investment strategy.

The basics

Age limits

The following age limits apply:

- Maximum issue age is 85 for the annuitant; the owner can be any age
- Maximum annuitization age is 90

If you choose any optional benefits, there may be additional age restrictions; please see the prospectus and consult with your financial professional for details.

Minimum investments

Qualified⁴ and nonqualified contracts are available with a minimum purchase payment of \$10,000. Additional purchase payments must be a minimum of \$1,000 (\$150 for automatic electronic or ACH payments).

Purchase payment credits

For cumulative household purchase payments of \$500,000 or more, you receive an additional credit of 0.50%. For cumulative household purchase payments of \$1 million or more, you receive a 1.0% credit.⁵

Fees

The following fees are in addition to any optional features:

- Cost: 1.30% (composed of a mortality and expense charge of 1.10%, an administrative charge of 0.20% and a \$30 annual charge that is waived when the contract value reaches \$50,000 or more on any contract anniversary)
- There is a separate fee for each investment option within the annuity; see the individual fund prospectuses for details

⁴ Qualified contributions come from money that hasn't been taxed yet (such as money withheld from your paycheck for your 401(k)); nonqualified contributions come from money that has already been taxed (such as the check you write for your Roth IRA).

⁵ This benefit is available for use with contracts issued during the past 12 months with cumulative premiums in the same household of \$500,000 or greater. Not all products qualify.

Accessing your money

There are no front-end sales charges, but if you take your money out early, you may have to pay a contingent deferred sales charge (CDSC). There is no CDSC on purchase payments invested for seven years or more. This charge applies to each purchase payment and decreases the longer each payment is invested.

CDSC Schedule								
Years completed after the deposit	0	1	2	3	4	5	6	7
Charge	7%	7%	6%	5%	4%	3%	2%	0%

You will NOT receive a withdrawal penalty if you meet any of the following criteria:

- Annual withdrawals do not exceed 10% of total purchase payments
- Eligibility for long-term care and terminal illness waivers; not available in California or New York
- Amounts withdrawn to meet minimum distribution requirements
- Systematic withdrawals of a specified percentage (see prospectus for details) of the annuity value based on the owner's age (may not be available in all states)

Taking withdrawals from your annuity will reduce your contract value and your death benefit.⁶

Liquidity Rider

For an additional charge of 0.50%, the Liquidity Rider gives you a four-year CDSC. After year four, the cost of the rider is eliminated and you have the option to withdraw money with no CDSC. Subpays are allowed in year one only. Availability of the Liquidity Rider may vary by firm.

Completed Years	0	1	2	3	4
Charge	7%	7%	6%	5%	0%

Investment options

Choose from a diversified lineup of over 100 variable subaccounts offered by some of the world's leading money managers. Subaccounts are available only through variable insurance policies issued by insurance companies and cannot be purchased directly by the public.

There is also an optional one-year fixed account that offers a guaranteed interest return from the Nationwide General Account; all guarantees are subject to the claims-paying ability of Nationwide Life Insurance Company.

Asset allocation funds ranging from passive to actively managed are also available. Please keep in mind that the use of diversification and asset allocation as part of an overall investment strategy does not assure to make a profit or protect against loss in a declining market.⁷

To learn more, please view the investment options brochure included in your kit.

Features and options

Lifetime income options

You've worked hard for the money you invest. By adding a living benefit rider for an additional cost, you can help ensure that you'll receive lifetime income. Nationwide Destination Navigator 2.0 offers several living benefit riders, designed to help you achieve your long-term goals and create retirement income to help meet your needs. See the chart on the next page for details.

⁶ Withdrawals may impact the value of optional living benefit riders; see the prospectus for more information. Withdrawals made before age 59½ may be subject to a 10% early withdrawal federal tax penalty; ordinary income taxes may apply.

⁷ Investment options may change if riders are elected.

Living Benefit Rider	Rider Objective	Cost with Single Life	Cost with Joint Option ⁸
Nationwide Lifetime Income Rider+™ Core	For clients who want the certainty of a consistent income stream that lasts throughout retirement and will never decrease	1.30% (maximum 1.50%)	1.60% (maximum 1.90%)
Nationwide Lifetime Income Rider+™ Accelerated	For clients who want the security of a guaranteed lifetime income stream with the potential for additional asset accumulation and income during retirement	1.30% (maximum 1.50%)	1.60% (maximum 1.90%)
Nationwide Lifetime Income Rider+™ Max	For clients who want the security of a guaranteed lifetime income stream but who want higher income during the first part of retirement to meet anticipated expenses or to bridge an income gap	1.30% (maximum 1.50%)	1.60% (maximum 1.90%)

This is for income only; age, income and investment restrictions apply. To learn more, please see our living benefit rider brochures.

Death benefits

Standard and optional death benefits are available to give you the opportunity to decide what will happen with your money when you are gone.

STANDARD DEATH BENEFIT FEATURE:

If the annuitant passes away before taking regular income payments through annuitization, the beneficiary will receive the greater of:

- The contract value as of the date Nationwide receives all required paperwork in good order
- The total of all purchase payments made to the annuity, less adjustments for surrenders

All death benefits are available only prior to annuitization. Death benefit riders and features may not be available in all states. Please see the Death Benefits brochure for details.

OPTIONAL DEATH BENEFIT RIDERS:

- One-Year Enhanced Death Benefit (0.20% fee⁹); maximum issue age through 80
- One-Month Enhanced Death Benefit (0.35% fee⁹); maximum issue age through 75
- Combination Enhanced Death Benefit (0.65% fee⁹); maximum issue age through 70
- Beneficiary Protector® II (0.35% fee⁹); maximum issue age through 75

Special features at no additional cost

SPOUSAL PROTECTION DEATH BENEFIT FEATURE:

The Spousal Protection Death Benefit Feature helps you and your spouse provide for each other no matter who passes away first—even if only one spouse owns the contract. It's available with IRA and non-IRA variable annuities.

With Spousal Protection, a death benefit can be paid to either surviving spouse, regardless of who passes away first or who owns the contract.

ENHANCED SURRENDER VALUE FOR TERMINAL ILLNESS:

With this feature, owner-annuitants diagnosed with a terminal illness may choose to receive an amount equal to their death benefit value to use in any way they'd like before passing away.^{6,10}

⁸ Joint Option guarantees 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. Electing the Joint Option may reduce payout rates. For more details about the Joint Option, please see the Living Benefit Riders brochure included in your kit.

⁹ This figure is taken from the Daily Net Assets of the variable account.

¹⁰ This feature is available after the first contract year. When this option is exercised, Nationwide terminates the annuity and pays the owner an amount equal to the death benefit available on the date the form was presented in good order. Payments are considered withdrawals and may be subject to ordinary income taxes; if they are made prior to age 59½, they may incur a 10% early withdrawal federal tax penalty. The feature may not be available in all states; it is not available in New York.

Get started with Nationwide Destination Navigator 2.0

Talk to your financial professional to learn more about how Nationwide Destination Navigator 2.0 can help you plan for tomorrow starting today.



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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.

All individuals selling this product must be licensed insurance agents and registered representatives.

Products include features that may be changed at the discretion of the insurer. You will be notified prior to any of these changes that affect your contract or policy.

If you annuitize a nonqualified annuity, a portion of your payment will be considered a return of premium and will not be subject to ordinary income tax. The amount that is taxable will be determined at the time you elect to annuitize the policy.

All annuity contract and rider guarantees, including optional benefits and any fixed subaccount crediting rates or annuity payout rates, are subject to the claims-paying ability of the issuing insurance company. They are not backed by the broker/dealer from which this annuity is purchased, by the insurance agency from which this annuity is purchased or any affiliates of those entities, and none makes any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

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/prospectus or call 1-800-848-6331.

Not all optional features are available in all states or in combination with other features.

Products are issued by Nationwide Life Insurance Company, Columbus, Ohio. The general distributor is Nationwide Investment Services Corporation (NISC), member FINRA, Columbus, Ohio.

Nationwide, the Nationwide N and Eagle, Nationwide is on your side, Nationwide Destination and The Nationwide Lifetime Income Rider are service marks of Nationwide Mutual Insurance Company. Beneficiary Protector is a service mark of Nationwide Life Insurance Company.

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Contract/certificate: ICC11-VAC-0117AOCV.1, ICC12-VAR-0001AO.1, ICC11-VAR-0146AO.1, ICC11-VAR-0147AO.1, ICC11-VAR-0145AO.2, APO-6284 VAM-2295AO.5 (04/21)