



Nationwide[®]
is on your side

Nationwide Lifetime Income Capture[®] simple interest roll-up rates

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

Published as of: 12/03/2018. Rates are subject to change without notice.
For current lifetime withdrawal rates, talk to your financial advisor.

NEW BUSINESS ROLL-UP RATE

Roll-up rate period: <ul style="list-style-type: none"> Year 1 roll-up rate will be the greater of the rate on Application Signature Date or the rate on the Rider Issue Date After year 1, the roll-up rate will be assigned as of the Rider Anniversary Date 	Variable rate At least the Monthly 10-Year Treasury constant maturity rate ¹	Defined rate	Simple interest roll-up rate Rounded up or down to the nearest 0.25%, and applicable for one year.
11/15/2018-12/14/2018	3.25%	3%	6.25% ²
12/15/2018-1/14/2019	3.00%	3%	6.00% ²

RENEWAL ROLL-UP RATE

Roll-up rate period: <ul style="list-style-type: none"> The Renewal Roll-up Rate is applicable for one year and is calculated and assigned on each future Rider Anniversary Date. 	Variable rate At least the Monthly 10-Year Treasury constant maturity rate ¹	Defined rate	Simple interest roll-up rate The rate is rounded up or down to the nearest 0.25% and is applied on the next Rider Anniversary Date.
12/15/2018-1/14/2019	3.00%	3%	6.00% ²

¹ Published by the Board of Governors of the Federal Reserve System <http://www.federalreserve.gov/releases/h15/data.htm>.

² The simple interest roll up rate must be at least the minimum floor rate of 4% for applications signed prior to 3/15/16 and 5% for applications signed on or after 3/15/16. Maximum rate is 10%.

• 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 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 work with their financial professional to discuss their specific situation.

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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