



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: 04/10/2018. Rates are subject to change without notice.
For current lifetime withdrawal rates, talk to your financial advisor.

APPLICATIONS SIGNED ON OR AFTER 3/15/16

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 Date¹ 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 The rate is applied on the next rider anniversary, and is applicable for one year. It is rounded up or down to the nearest 0.25%, at a minimum 5%/maximum 10%.
03/15/2018-04/14/2018	3.50%	3%	6.50% ²
04/15/2018-05/14/2018	3.25%	3%	6.25% ²

APPLICATIONS SIGNED PRIOR TO 3/15/16

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 Date¹ 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 The rate is applied on the next rider anniversary, and is applicable for one year. It is rounded up or down to the nearest 0.25%, at a minimum 4%/maximum 10%.
04/15/2018-05/14/2018	3.25%	3%	6.25% ³

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

² This simple interest roll-up rate must be at least the minimum floor rate of 5%.

³ This simple interest roll-up rate must be at least the minimum floor rate of 4%.

• 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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