



Nationwide®
is on your side

The Nationwide
Lifetime Income
Rider®

Sales idea



Offer clients one of the highest guaranteed income amounts during critical retirement years

How our Single and Joint payout options rank

Most clients start taking retirement income in their 60s and 70s. When your clients need income they can't outlive, The Nationwide Lifetime Income Rider® (Nationwide L.inc) may help provide one of the highest guaranteed amounts available.¹

Nationwide L.inc is a guaranteed lifetime income rider available with certain variable annuities for an additional cost of 1.20%, or 1.50% for the Joint Option.

Why consider Nationwide®?

- **7% simple interest roll-up¹**—one of the highest in the industry
- **Lifetime income that will never decrease**, even if the contract value drops to zero¹
- **Some of the highest withdrawal percentages** when your clients are most likely to retire and need additional income (age 65–75)²

Age	Lifetime withdrawal percentage
45–59½ ³	3.35%
59½–64	4.50%
65–69	5.70%
70–74	5.85%
75–80	6.00%
81+	6.35%

New 70-74 payout band added

5.70%
and
5.85%
some of the highest in these age groups

See the reverse side for Joint Option payouts and rankings.

Ranking of guaranteed income at key retirement ages

This chart shows Nationwide's rankings² of guaranteed lifetime income among competitors.

Issue age	Years of deferral			
	+3 years	+5 years	+7 years	+10 years
60	1	1	1	2
61	1	1	1	2
62	1	1	1	2
63	1	1	1	2
64	1	1	1	2
65	1	1	1	1
66	1	1	1	1
67	1	1	1	1
68	1	1	1	1
69	1	1	1	1
70	1	1	1	5
71	1	1	1	3
72	1	1	1	3

This assumes guaranteed lifetime income (the guaranteed roll-up multiplied by the payout percentage) and does not take into account any market performance. Rankings assume the withdrawal was taken after the stated anniversary year.

Nationwide L.inc Joint Option

Ranking of guaranteed income at key retirement ages

This chart shows how we rank when the Joint Option is elected.

Issue age	Years of deferral			
	+3 years	+5 years	+7 years	+10 years
60	1	1	1	2
61	1	1	1	2
62	1	1	1	2
63	1	1	1	2
64	1	1	1	2
65	1	1	1	1
66	1	1	1	1
67	1	1	1	1
68	1	1	1	1
69	1	1	1	1
70	1	1	1	3
71	1	1	1	2
72	1	1	1	2

This assumes guaranteed lifetime income (the guaranteed roll-up multiplied by the payout percentage) and does not take into account any market performance. Rankings assume the withdrawal was taken after the stated anniversary year.

Age	Joint Option lifetime withdrawal percentage ⁴
45 - 59½	3.10%
59½ - 64	4.25%
65-69	5.45%
70-74	5.60%
75 - 80	5.75%
81+	6.10%

5.45%
and
5.60%
some of the highest in these age groups

Important information:

- ¹ All guarantees are subject to rider terms and conditions. If clients take early, excess, or nonlifetime withdrawals, especially in a down market, loss of income is a possibility. Growth is to the income benefit base and not a cash value that can be withdrawn. Fees are assessed annually on the income benefit base. Maximum cost is 1.50% for Nationwide L.inc and 0.40% for Nationwide L.inc with the Joint Option.
- ² As of 10/1/18; statistics reported by VARDS on vards.com. This considers guaranteed income for life and excludes competitors that decrease income when the contract value reaches zero.
- ³ Issue age is 45 - 85, and in New York, the earliest available lifetime withdrawal is age 50.
- ⁴ Income percentage is based on the younger spouse's age.

Give your clients the highest guarantees during critical retirement income years.



Visit nationwidefinancial.com/livingbenefits to see how a variable annuity with Nationwide L.inc may help provide retirement income for your clients.

National Sales Desk: 1-800-321-6064

Nationwide Financial Network®: 1-877-223-0795



Nationwide®

This material is not a recommendation to buy, sell, hold or roll over any asset, adopt a financial strategy 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. Clients should work with their financial professional to discuss their specific situation.

Guarantees are subject to the claims-paying ability of the issuing insurance company.

When evaluating the purchase of a variable annuity, your clients should be aware that variable annuities are long-term investment vehicles designed for retirement purposes and will fluctuate in value; annuities have limitations; and investing involves market risk, including possible loss of principal.

Variable annuities are sold by prospectus. The product prospectus and underlying fund prospectuses can be obtained by writing to Nationwide Life Insurance Company, P.O. Box 182021, Columbus, Ohio 43218-2021 or by visiting nationwide.com. Carefully consider the fund's investment objectives, risks, charges and expenses. Prospectuses contain this and other important information—your clients should read them carefully before investing.

Living benefit riders may not be available on all Nationwide variable annuities or in all states. Nationwide 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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