



Nationwide[®]
is on your side



Nationwide Destination[®] Future | Product guide

Plan for tomorrow's destination on your terms

Nationwide Destination Future 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

Help transform your future with Nationwide Destination[®] Future

The Nationwide Destination Future 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



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



Death benefit

An amount payable to your beneficiary if you pass away that may provide protection against investment loss; death benefits are also available through optional riders for an additional cost



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
- You may have to pay an additional 10% federal tax penalty on top of ordinary income taxes if you're not yet age 59½
- 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 Future

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

The basics

Age limits

The following age limits apply:

- Maximum issue age is 90 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

- Initial purchase payment \$15,000
 - Additional purchase payments \$500
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Fees

The following fees are in addition to any optional features:

- Cost: 0.95% (composed of a mortality and expense charge of 0.85%, an administrative charge of 0.10%, and a \$30 annual charge, which is waived in the quarter following the contract's value reaching \$50,000 or more on any contract anniversary)
 - A separate fee is assessed for each investment option within the annuity; see the individual fund prospectuses for details
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Administrative charge waiver

If the contract value on a quarterly contract anniversary is equal to or greater than \$1 million, the administrative charge for the preceding quarter is waived; on subsequent quarterly anniversaries, if the contract value drops below \$1 million, the fee will be added to the previous quarter

Investment options

Choose from a diversified lineup of over 100 variable subaccounts offered by some of the world's leading money managers.¹

There is also an optional one-year fixed account that offers a guaranteed interest return from the Nationwide® General Account.²

To learn more, please view the investment options brochure.

¹ Subaccounts are available only through variable insurance policies issued by insurance companies and cannot be purchased directly by the public.

² All guarantees are subject to the claims-paying ability of Nationwide Life Insurance Company.

Special features at no additional cost

Enhanced Surrender Value for Terminal Illness Feature:

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.³

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 7 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
- Amounts withdrawn to meet required minimum distributions
- Systematic withdrawals of a specified percentage (see the prospectus for details) of the annuity value based on the owner's age (this feature may not be available in all states)

Taking a withdrawal from your annuity will reduce your contract value and your death benefit.

³ 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. Availability varies by state.

Living and death benefit options

Lifetime income option

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 Future offers a living benefit rider designed to help you achieve your long-term goals and create retirement income to help meet your needs. See the chart below for details.

| Living Benefit Rider | Rider Objective | Cost with Single Life | Cost with Joint Option ⁴ |
|---|---|-----------------------|-------------------------------------|
| Nationwide Lifetime Income Rider+[®] Core | For clients who want the certainty of a consistent income stream that lasts throughout retirement and will never decrease | 1.45% (maximum 1.50%) | 1.60% (maximum 1.90%) |

This is for income only, and age, income and investment restrictions apply. To learn more, please see the rider brochure.

Death benefits

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

Standard death benefit feature:

If the annuitant dies before taking regular income payments through annuitization, the beneficiary will receive the contract value as of the date Nationwide receives all required paperwork in good order.

Optional death benefit riders:

Both the Return of Premium and Highest Anniversary Value riders are available with the Spousal Protection Death Benefit Feature. It's an optional feature that helps you and your spouse provide for each other no matter who dies first — even if only one spouse owns the contract. It's available with IRA and non-IRA variable annuities.

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

- Return of Premium (0.10% fee⁵); maximum issue age is 85
- Return of Premium with Spousal Protection (0.20% fee⁵); maximum issue age is 85
- Highest Anniversary Value (0.40% fee⁵); maximum issue age is 80
- Highest Anniversary Value with Spousal Protection (0.50% fee⁵); maximum issue age is 80

⁴ The 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. Please see the livingbenefit riders brochure included in your kit for details about the Joint Option.

⁵ The fee is taken from the daily net assets of the variable account.



Get started with Destination Future

Talk to your financial professional to learn more
about how Nationwide Destination Future can
help you plan for tomorrow, today.



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This material is not a recommendation to buy or sell a financial product or to adopt an investment strategy. 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 make 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.

Some optional features might not be available in some states or in combination with certain features.

Nationwide Destination Future is issued by Nationwide Life Insurance Company, Columbus, Ohio. The general distributor is Nationwide Investment Services Corporation, member FINRA, Columbus, Ohio.

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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

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