



Nationwide Defender[®] Annuity

Index strategies and current rates as of November 1, 2024.

The Nationwide Defender[®] Annuity is a registered index-linked annuity designed to balance the need for growth potential and investment protection. Below are the current crediting rates for the available index strategies. Not all strategies may be available at all times or in all states.

Cap							
<p>Each of the available index strategies listed below either:</p> <ul style="list-style-type: none"> • Has a defined cap rate with performance reflecting 100% participation (par rate) in the named index OR • Is uncapped with performance reflecting participation in the named index at 100% or more¹ 							
Strategy terms							
Indexes	Buffers ¹	1-year		3-year		6-year	
		Cap rate	Par rate	Cap rate	Par rate	Cap rate	Par rate
S&P 500 [®]	10% buffer	24.5%	100%	Uncapped	120%	Uncapped	125%
	20% buffer	14%	100%	Uncapped	110%	Uncapped	115%
Russell 2000 [®]	10% buffer	25%	100%	Uncapped	110%	Uncapped	120%
MSCI EAFE	10% buffer	40%	100%				
Nasdaq-100 [®]	10% buffer	20%	100%				
S&P MidCap 400 [®]	10% buffer	23%	100%				
Fixed Strategy Rate ²						Interest rate	
						4.00%	

Please note: The annual product fee of 1.10% and, if applicable, the 0.15% Return of Premium (ROP) death benefit charge, may result in a loss of principal or previously earned performance credits from the Index Strategies. The annual product and ROP death benefit fees are annual percentages charged quarterly on the Index Strategy Value.

Key Definitions

Cap rate: This is the maximum positive Term End Index Strategy Earnings Percentage that may be applied for an index strategy.³

Participation rate (par rate): This is the proportion of the index performance used in the calculation of the Term End Index Strategy Earnings Percentage. It applies only when the index performance is positive.³

Buffer: A buffer protects your investment from the first specified percentage of loss (e.g., 10% or 20%), and you assume any loss beyond that buffer percentage.¹

¹The contract may gain or lose value before the end of the strategy term. Buffer protection and growth potential are not fully realized until the end of the strategy term. As a result, you may experience a loss even if negative index performance is within the buffer percentage during a strategy term.

²The Fixed Strategy credits interest daily at a Fixed Strategy Rate. The Fixed Strategy Rate is declared by Nationwide prior to each Strategy Term and is guaranteed for that Strategy Term only. The Fixed Strategy Rate may be different for each Strategy Term but is guaranteed to be at least 0.25%.

³These rates are declared prior to each strategy term and may be different for each strategy term.



• 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 or sell a financial product or to adopt an investment strategy. Investors should discuss their specific situation with their financial professional.

This product is sold by prospectus. Carefully consider the investment objectives, risks, charges and expenses. The product prospectus contains this and other important information. Investors should read them carefully before investing. This Rate Sheet must be preceded or accompanied by the prospectus. To request a copy of the prospectus, go to nationwide.com/prospectus or call 1-800-848-6331.

When evaluating the purchase of an annuity, your clients should be aware that annuities have limitations. They are long-term vehicles designed for retirement purposes. They are not intended to replace emergency funds, to be used as income for day-to-day expenses or to fund short-term savings goals. Please read the prospectus for complete details. Withdrawals are subject to income tax, and withdrawals before age 59½ may be subject to a 10% early withdrawal federal tax penalty.

Nationwide Defender Annuity is an individual, single-purchase-payment deferred annuity with index-linked strategies issued by Nationwide Life Insurance Company, Columbus, Ohio. The general distributor is Nationwide Investment Services Corporation, member FINRA, Columbus, Ohio. Please note that the contract does not directly participate in any stock or equity investments.

Guarantees and protections referenced within are subject to the claims-paying ability of Nationwide Life Insurance Company.

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