



Nationwide Defined Protection[®] Annuity 2.0

With the Nationwide Defined Protection[®] Annuity 2.0 (Defined Protection Annuity), you may allocate your premium in up to ten Index Strategies, plus a Fixed Strategy. An Index Strategy is composed of the following Crediting Factors: Index, Participation Rate, Protection Level, Strategy Spread (if applicable), and Strategy Term length. At the end of each Strategy Term, you may reallocate to one or more available strategies at that time. Please note that not all Index Strategies may be available at all times or in all states.

Strategy A Options

Options include a Strategy Spread. See page 2 for Strategy B Options and Fixed Strategy Rate

1-Year Strategy Term	PARTICIPATION RATE ¹		
	90% Protection Level	95% Protection Level	100% Protection Level
BlackRock Select Factor Index	300%	225%	135%
J.P. Morgan Mozaic II SM	335%	250%	150%
MSCI EAFE	105%	85%	60%
NYSE [®] Zebra Edge [®]	300%	230%	140%
SG Macro Compass Index	330%	245%	140%
S&P 500 Average Daily Risk Control 10% Index	95%	80%	55%
S&P 500 [®]	80%	65%	50%

3-Year Strategy Term	PARTICIPATION RATE ¹		
	90% Protection Level	95% Protection Level	100% Protection Level
BlackRock Select Factor Index	310%	265%	200%
J.P. Morgan Mozaic II SM	335%	285%	210%
MSCI EAFE	125%	110%	90%
NYSE [®] Zebra Edge [®]	290%	250%	190%
SG Macro Compass Index	350%	295%	215%
S&P 500 Average Daily Risk Control 10% Index	105%	95%	75%
S&P 500 [®]	90%	80%	65%

1.00% Strategy Spread for Strategy A options with the BlackRock Select Factor Index, J.P. Morgan Mozaic IISM Index, NYSE[®] Zebra Edge[®] Index, S&P 500 Average Daily Risk Control 10% Index, and SG Macro Compass Index. **1.50% Strategy Spread** for Strategy A options with the MSCI EAFE Index, and S&P 500[®] Index.

Participation Rates and Strategy Spreads are subject to change. Have your financial professional contact Nationwide[®] for current crediting factors.

Please note: the upside provided is limited to the par rate and index performance for the strategy chosen. The earnings may be limited if spread applies.

¹The Participation Rate is not a performance cap, but rather the percentage of participation in the related index. It acts as a multiplier of the index performance, both positive and negative.

Strategy B Options

Options do not include a Strategy Spread. See page 1 for Strategy A Options

1-Year Strategy Term	PARTICIPATION RATE ¹		
	90% Protection Level	95% Protection Level	100% Protection Level
BlackRock Select Factor Index	265%	200%	115%
J.P. Morgan Mozaic II SM	300%	225%	130%
MSCI EAFE	85%	70%	50%
NYSE [®] Zebra Edge [®]	270%	200%	120%
SG Macro Compass Index	295%	220%	120%
S&P 500 Average Daily Risk Control 10% Index	80%	65%	45%
S&P 500 [®]	60%	50%	40%

3-Year Strategy Term	PARTICIPATION RATE ¹		
	90% Protection Level	95% Protection Level	100% Protection Level
BlackRock Select Factor Index	275%	235%	175%
J.P. Morgan Mozaic II SM	300%	250%	185%
MSCI EAFE	100%	90%	70%
NYSE [®] Zebra Edge [®]	255%	220%	165%
SG Macro Compass Index	310%	260%	185%
S&P 500 Average Daily Risk Control 10% Index	85%	80%	65%
S&P 500 [®]	70%	65%	50%

0.00% Strategy Spread for all Strategy B options.

Participation Rates and Strategy Spreads are subject to change. Have your financial professional contact Nationwide[®] for current crediting factors.

Please note: the upside provided is limited to the par rate and index performance for the strategy chosen. The earnings may be limited if spread applies.

¹The Participation Rate is not a performance cap, but rather the percentage of participation in the related index. It acts as a multiplier of the index performance, both positive and negative.

Fixed Strategy

Fixed Strategy Rate

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

Interest Rate:
4.00%

This material is intended to be used with the Nationwide Defined Protection Annuity 2.0 Client Product Guide and must be preceded or accompanied by the prospectus, which should be referred to for complete product and strategy information.

Key Definitions

Protection Level: The Protection Level represents the amount of downside protection per Strategy Term. Strategy performance below the Protection Level will not impact your investment. For example, the maximum loss as a result of index performance with a 95% Protection Level is -5%.

Participation Rate: The proportion of Index performance that is reflected in the Strategy Earnings calculation, subject to the downside protection provided by the Protection Level.

Strategy Spread: An annualized percentage used as a deduction in the calculation of Strategy Earnings, subject to the downside protection provided by the Strategy. Index Strategies featuring a Spread typically provide higher Participation Rates that could provide higher earnings during periods of average to strong index performance, but could also result in lower earnings or increased losses during periods of weak or negative index performance.

Strategy Term: For Index Strategies, it is the 1-year or 3-year period for which Index performance is tracked and used to calculate earnings at the end of each Term. For the Fixed Strategy, it is a 1-year period.

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• Not a deposit • Not FDIC or NCUSIF insured • Not guaranteed by the institution • Not insured by any federal government agency • May lose value

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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.

Index-linked annuity contracts are complicated investments. Prospective purchasers should consult with a financial professional about the Contract's features, benefits, risks, and fees and whether the contract is appropriate based upon his or her financial situation and objectives.

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. Withdrawals are subject to income tax, and withdrawals before age 59½ may be subject to a 10% early withdrawal federal tax penalty. Applicable CDSC, MVA, income taxes and tax penalties may apply to amounts withdrawn or otherwise deducted from the Contract and may reduce your Contract Value to less than the floor provided by the Protection Level. Please read the contract for complete details.

Nationwide Defined Protection® Annuity 2.0 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. Please note that the Defined Protection Annuity does not directly invest in an index. The product includes index strategies which follow market performance; however, they are not actual investments in the stock market.

Some of the Indexes include income from any dividends paid by component companies. The exclusion of dividends from an Index may lower the Index Performance, particularly over the course of time.

BlackRock Select Factor Index, J.P. Morgan Mozaic IISM Index, NYSE® Zebra Edge® Index, and SG Macro Compass Index are excess return indexes. Indexes calculated on an excess return basis include calculation elements that reduce index performance. Because of this, an excess return version of an index will have lower performance than a total return version of the same index would, especially in high interest rate environments. Some excess return indexes also deduct certain notional charges in calculating index performance. Any such deductions will reduce the potential positive change in index performance and increase the potential negative change in the index performance.

An Index Strategy that uses a reference index that takes measures to control volatility (in an attempt to limit the index's highs and lows) generally offers greater participation rates than are offered with other Index Strategies. There is no guarantee that selecting an Index Strategy with a volatility control reference index will result in greater earnings credited to your contract than an Index Strategy that does not use a volatility control reference index, or that any earnings will be credited for a particular Index Strategy Term.

Guarantees and Protection Levels are subject to the claims-paying ability of Nationwide Life Insurance Company.

Index Ticker

J.P. Morgan Mozaic IISM Index - JMOZAIC2
NYSE[®] Zebra Edge[®] Index - ZEDGENY
MSCI EAFE Index - MXEA
S&P 500 - SPX

BlackRock Select Factor Index - BSELFCTX
SG Macro Compass Index - SGMACRO
S&P 500 Average Daily Risk Control 10% USD
Price Return Index - SPXAV10P

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