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is on your side



Product guide

Plan today for tomorrow's destination

Nationwide Destination® All American Gold 2.0 variable annuity &
Nationwide Destination® All American Gold New York 2.0 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® All American Gold 2.0

The Nationwide Destination® All American Gold 2.0 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 through systematic withdrawal, annuitization (at no extra cost) or the purchase of an optional living benefit rider



Death benefits

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



Tax deferral

The potential for your investment to accumulate faster than taxable investments, because you may not pay taxes on gains until you take a withdrawal



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% tax penalty on top of ordinary income taxes if you're not yet 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 All American Gold 2.0

This variable annuity could offer you tax-deferred growth, investment choices and many other options you need to feel confident about your retirement. Your financial professional can help you decide if Nationwide Destination All American Gold 2.0 could be a good addition to your investment strategy.

The basics

Age limits

The following age limits apply:

- Maximum issue age is 85 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

Qualified¹ and nonqualified contracts are available with a minimum purchase payment of \$5,000. Additional purchase payments must be a minimum of \$1,000 (\$50 for automatic electronic or ACH payments).

Purchase payment credits

For cumulative household purchase payments of \$500,000 or more, you receive an additional credit of 0.50%. For cumulative household purchase payments of \$1 million or more, you receive a 1.0% credit.²

Fees

The following fees are in addition to any optional features:

- Cost: 1.15% (composed of a mortality and expense charge of 0.95%, an administrative charge of 0.20% and a \$30 annual charge that is waived when the contract value reaches \$50,000 or more on any contract anniversary)
 - There is a separate fee for each investment option within the annuity; see the individual fund prospectuses for details
-

Investment options

Choose from a diversified lineup of over 100 variable subaccounts offered by some of the world's leading money managers.³

There is also an optional one-year fixed account that offers a guaranteed interest return from the Nationwide® General Account.⁴

To learn more, please view the investment options brochure.

¹ Qualified contributions come from money that hasn't been taxed yet (such as money withheld from your paycheck for your 401(k)); nonqualified contributions come from money that has already been taxed (such as the check you write for your Roth IRA).

² This benefit is available for use with contracts issued in the last 12 months with cumulative premiums in the same household of \$500,000 or greater. Not all products qualify.

³ Subaccounts are available only through variable insurance policies issued by insurance companies and cannot be purchased directly by the public.

⁴ All guarantees are subject to the claims-paying ability of Nationwide Life Insurance Company.

Special features at no additional cost

Spousal Protection Death Benefit Feature:

The Spousal Protection Death Benefit Feature helps you and your spouse provide for each other, no matter who passes away first — even if only one spouse owns the contract. It's available with IRA and non-IRA variable annuities.

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.⁵

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 any of the following criteria are met:

- Annual withdrawals do not exceed 10% of total purchase payments
- Long-term care and terminal illness waivers are in effect; not available in California or New York
- Amounts are withdrawn to meet required minimum distributions
- The disbursement is a systematic withdrawal of a specified percentage (see prospectus for details) of the annuity value based on the owner's age (may not be available in all states)

Keep in mind, taking withdrawals from your annuity will reduce your contract value and the death benefit.⁶

Liquidity Rider

For an additional charge of 0.50%, the Liquidity Rider gives you a four-year CDSC. After year four, the cost of the rider is eliminated, and you have the option to withdraw money with no CDSC. Subpays are allowed in year one only. Availability of the Liquidity Rider may vary by firm.

CDSC Schedule					
Completed years	0	1	2	3	4
Charge	7%	7%	6%	5%	0%

⁵ 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. This feature's availability may vary by state; it is not available in New York.

⁶ Withdrawals may impact the value of optional living benefit riders; see the prospectus for more information. Withdrawals made before age 59½ may be subject to a 10% early withdrawal federal tax penalty; ordinary income taxes may apply.

Living and death benefit options

Lifetime income options

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 All American Gold 2.0 offers several living benefit rider options designed specifically to help you achieve your unique long-term goals and create retirement income to meet your needs:

Living Benefit Rider	Rider Objective	Cost with Single Life	Cost with Joint Option ⁷
Nationwide Lifetime Income Rider+[®] Core	For clients who want the certainty of a consistent income stream that lasts throughout retirement and will never decrease	1.30% (maximum 1.50%)	1.60% (maximum 1.90%)
Nationwide Lifetime Income Rider+[®] Accelerated	For clients who want the security of a guaranteed lifetime income stream with the potential for additional asset accumulation and income during retirement	1.30% (maximum 1.50%)	1.60% (maximum 1.90%)
Nationwide Lifetime Income Rider+[®] Max	For clients who want the security of a guaranteed lifetime income stream but who want higher income during the first part of retirement to meet anticipated expenses or to bridge an income gap	1.30% (maximum 1.50%)	1.60% (maximum 1.90%)

This is for income only, and age, income and investment restrictions apply. To learn more, please view the Nationwide Living Benefit Rider brochures.

Death benefits

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

Standard death benefit feature

Upon the annuitant's death the beneficiary will receive the greater of:

- The contract value as of the date Nationwide receives all required paperwork in good order
- The total of all purchase payments made to the annuity, less adjustments for surrenders

Optional death benefit riders⁸:

- One-Year Enhanced (0.20% fee⁹); maximum issue age is 80
- One-Month Enhanced (0.35% fee⁹); maximum issue age is 75
- Combination Enhanced (0.65% fee⁹); maximum issue age is 70
- Beneficiary Protector[®] II (0.35% fee⁹); maximum issue age is 75

⁷ 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 Living Benefit Riders brochure included in your kit for details about the Joint Option.

⁸ Death benefit riders and features may not be available in all states with all firms.

⁹ The fee is taken from the Daily New Assets of the variable account.



Get started with Nationwide Destination All American Gold 2.0

Talk to your financial professional to learn more about how Nationwide Destination All American Gold 2.0 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 makes 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.

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

Nationwide Destination All American Gold 2.0 is a variable annuity 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-VARR-0001AO.1, ICC11-VAR-0146AO.1, ICC11-VAR-0147AO.1, ICC11-VAR-0145AO.2, APO-6284

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