



Nationwide[®]
is on your side

LIVING BENEFIT SUITE GUIDE

One destination, a variety of approaches.

*Explore the Nationwide Living Benefit Suite of Riders,
available exclusively with Nationwide DestinationSM Series 2.0
and New York 2.0 variable annuities.*

• 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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Important Details.

A variable annuity, designed for long-term investing, could be a great addition to your overall investment portfolio, but please keep these facts in mind:

- Variable annuities offer several ways to generate income, including systematic withdrawal, lifetime income payments through a guaranteed lifetime withdrawal benefit (GLWB) and annuitization; annuitization is offered at no additional cost and is a process of converting the accumulated value into a guaranteed stream of income that is irrevocable once payments begin
- Certain variable annuities may offer benefits, available at an additional cost, that are payable to the beneficiary upon death, which may offer guaranteed increases or protection against investment loss.
- The investment options in a variable annuity are underlying subaccounts and cannot be purchased directly by the public; they are only available through variable insurance policies issued by insurance companies
- Variable annuity values will fluctuate based on investment option performance
- If you take withdrawals before you're age 59½, you may have to pay a 10% federal tax penalty in addition to ordinary income taxes
- Withdrawals may trigger early surrender charges, reduce your death benefit and contract value and may also reduce any guaranteed lifetime withdrawal benefits
- All guarantees and protections of variable annuities are subject to the financial strength and claims-paying ability of Nationwide Life Insurance Company
- Guarantees don't apply to any variable accounts, which are subject to investment risk (including the possible loss of your principal)

Note: Fees and charges of an annuity can vary and may include mortality and expense risk fees, administrative fees, contract fees, elected rider fees and the expense of your investment options.

After weighing all the facts, and giving it thoughtful consideration — you may decide the potential benefits you'll receive in retirement from a variable annuity outweigh your investment risks.

This material is not a recommendation to buy, sell, hold, or rollover any asset, adopt an investment strategy, retain a specific investment manager 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. Investors should work with their financial professional to discuss their specific situation.

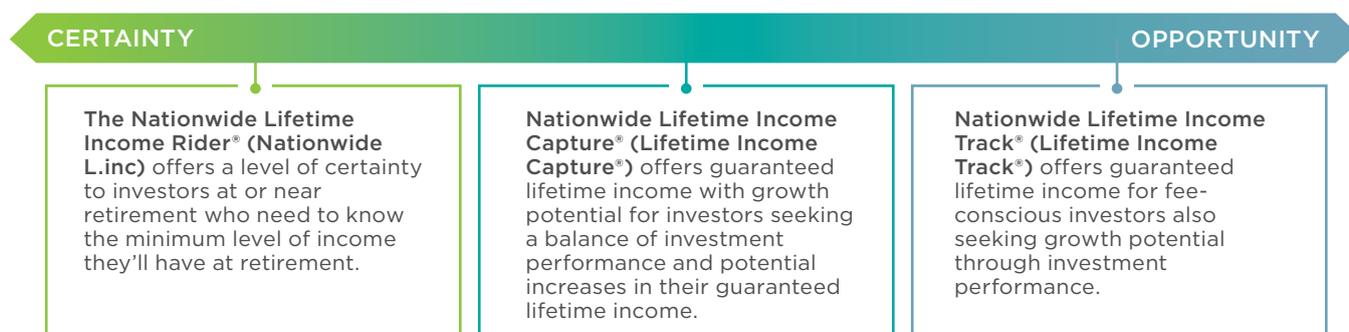
Understanding variable annuities and living benefit riders.

As you journey toward retirement, there are many approaches you may consider to help you create retirement income, but when it's about your money — and your future — you want to feel confident that you're making decisions that will help you achieve your unique long-term goals.

That's where the Nationwide DestinationSM Series 2.0 and New York 2.0 variable annuities featuring the Nationwide Living Benefit Suite of Riders, available at an additional cost, can help. The Nationwide Living Benefit Suite of Riders is made up of three living benefits riders, all designed to help you generate income in retirement.

Chart a course for your future.

Your advisor can help you select the variable annuity and optional rider that is most suitable to your needs. Electing a rider provides additional options for potential income beyond annuitization and systematic withdrawals.



The Nationwide Lifetime Income Rider® (Nationwide L.inc) offers a level of certainty to investors at or near retirement who need to know the minimum level of income they'll have at retirement.

Nationwide Lifetime Income Capture® (Lifetime Income Capture®) offers guaranteed lifetime income with growth potential for investors seeking a balance of investment performance and potential increases in their guaranteed lifetime income.

Nationwide Lifetime Income Track® (Lifetime Income Track®) offers guaranteed lifetime income for fee-conscious investors also seeking growth potential through investment performance.

	Nationwide L.inc	Lifetime Income Capture	Lifetime Income Track
Roll-up rate¹	7% simple interest	A simple interest roll-up rate that is at least the Monthly 10-Year Treasury constant maturity rate,² plus 3% for the first 15 years, or until your initial lifetime withdrawal, whichever comes first.	None
Roll-up rate duration	10 years (or until first lifetime withdrawal)	15 years (or until first lifetime withdrawal)	None
Joint Option available	Yes	Yes	Yes
Attained Age feature available	No	Yes	No
Nonlifetime Withdrawal feature available	Yes	Yes	Yes
Age payouts can begin	45 ³	45 ³	59½

¹ Nationwide offers multiple riders with roll-ups and the roll-up calculations vary from rider to rider.

² As published by the Board of Governors of the Federal Reserve System. The roll-up rate has a minimum of 5% and a maximum of 10%, rounded up or down to the nearest 0.25%. The roll-up rate will always be determined one year in advance.

³ In New York, age payouts can begin at 50.

Accumulation and income phases that meet your retirement timeline.

Nationwide's living benefit riders consist of two important phases: accumulation and income. Let's take a quick look at each phase to see how they work.

The accumulation phase.

The accumulation phase is designed to allow you to build up your assets in preparation for turning those assets into retirement income. This phase begins as soon as you invest in a variable annuity with a **guaranteed lifetime withdrawal benefit (GLWB)** and ends when you begin taking lifetime withdrawals. During this phase:

- You make annuity **purchase payments** and select available investment options
- Your **contract value** changes based on the performance of the investment options you've invested in
- Your **income benefit base** is based on a set of criteria determined by each **rider** (usually determined on the **rider anniversary**)
- Depending on your specific rider selection, you may or may not receive a simple-interest **roll-up rate**
- You may choose to take advantage of a **nonlifetime withdrawal**

The income phase.

The income phase allows you to take lifetime withdrawals through various annuity payment options. During this phase:

- Your **lifetime withdrawal percentage** is determined and locked in when you take your first lifetime withdrawal
- Your **lifetime withdrawal amount** is based on your income benefit base and lifetime withdrawal percentage

Key terms:

Contract value:

The value of the investment options in your contract.

Guaranteed lifetime withdrawal benefit (GLWB):

A type of living benefit that provides a guaranteed lifetime withdrawal based on a percentage.

Income benefit base:

The numerical value used to determine how much your lifetime withdrawals will be. This is not a cash value. This calculation may be adjusted. Refer to the prospectus for more information.

Lifetime withdrawal amount:

The annual income generated each year for the rest of your life, or if the Joint Option is elected, you and the life of your spouse.

Lifetime withdrawal percentage:

The percentage of your income benefit base that you take as income each year.

Monthiversary:

Similar to anniversary but occurring monthly instead of annually.

Nonlifetime withdrawal:

A one-time only election to take a withdrawal that will not lock in the lifetime withdrawal percentage and will not stop the roll-up (if applicable).

Purchase payments:

The assets you've invested within the annuity.

Rider:

An option you can add to your annuity, typically at an additional cost, that provides extra features or guarantees.

Rider anniversary:

Each recurring one-year anniversary beginning with the issue date of the rider.

Roll-up rate:

The simple interest roll-up rate used in the calculation of the income benefit base.

Getting answers to your questions is key.

Q: How do the riders offer me flexibility?

A: The living benefit riders allow subpays and the option to begin lifetime withdrawals as early as age 59½ with Lifetime Income Track or immediately with Nationwide L.inc and Lifetime Income Capture. A required minimum distribution (RMD) is the minimum amount the IRS requires must be withdrawn each year from a retirement plan starting in the calendar year after the plan holder reaches age 70½. The riders are compatible with IRS regulations concerning RMD — though some restrictions apply. Excess, early and a nonlifetime withdrawal, if elected, will not void the guarantees, but will reduce the future income payment.

Q: What if an RMD is above the annual income amount?

A: Withdrawals above the annual income amount to cover RMDs for the contract do not reduce income benefit base on the living benefit riders. Some restrictions apply.

Q: What if I need to make an unexpected withdrawal?

A: Before you begin taking lifetime withdrawals, you have the flexibility to take one nonlifetime withdrawal that will not stop the simple interest roll-up rate, if available, will not affect the duration of the rider, and will not lock in the lifetime withdrawal percentage. The nonlifetime withdrawal feature is available after the first rider anniversary for all three riders and also only available after age 59½ for Lifetime Income Track. The income benefit base, and if available with the rider, the highest monthly contract value and the value used to calculate the roll-up rate will each be reduced proportionally. This feature is only available before you begin taking lifetime withdrawals.

Q: When I decide to start receiving income, what are my options?

A: Annuities offer several ways to generate income, including systematic withdrawals and annuitization (available at no cost). You can also choose lifetime income payments through the living benefit riders, guaranteed lifetime withdrawal benefit riders available at an additional cost. If you take early, excess, or nonlifetime withdrawals, especially in a down market, loss of income is a possibility.

Nationwide L.inc

Nationwide L.inc

A little certainty can go a long way.

A variable annuity with The Nationwide Lifetime Income Rider®.

When added to a Nationwide variable annuity, Nationwide L.inc is designed to deliver:

- A 7% simple interest roll-up rate on the original income benefit base and additional purchase payments⁴ for the first 10 years or until your first lifetime withdrawal, whichever comes first
- An annual step-up feature that locks-in the highest contract value on the rider anniversary
- Guaranteed lifetime income⁵
- A Joint Option, which may be available at an additional cost, for continuation of income for either surviving spouse
- A nonlifetime withdrawal feature (this option can only be exercised once, is not available in the first rider year and is only available prior to the first lifetime withdrawal)⁶
- Investment options that allow you to customize your portfolio⁷

Nationwide L.inc cost:

	Issue ages	Cost ⁹	Maximum cost ¹⁰
Nationwide L.inc	45 - 85 years ⁸	1.20%	1.50%
Nationwide L.inc with Joint Option	45 - 85 years ⁸	1.50%	1.90%

⁴ The roll-up on subsequent purchase payments will be pro-rated in the year they are made. Excess or nonlifetime withdrawals will reduce or terminate the income benefit base; certain restrictions or limitations may apply.

⁵ All guarantees are subject to the claims-paying ability of Nationwide Life Insurance Company. If you take early, excess, or nonlifetime withdrawals, especially in a down market, loss of income is a possibility.

⁶ Taking a nonlifetime withdrawal will reduce the income benefit base and roll-up value.

⁷ Only certain investment options are available to contracts with Nationwide L.inc.

⁸ In New York, the issue ages must be between 50 to 85.

⁹ Costs are assessed annually on the current income benefit base.

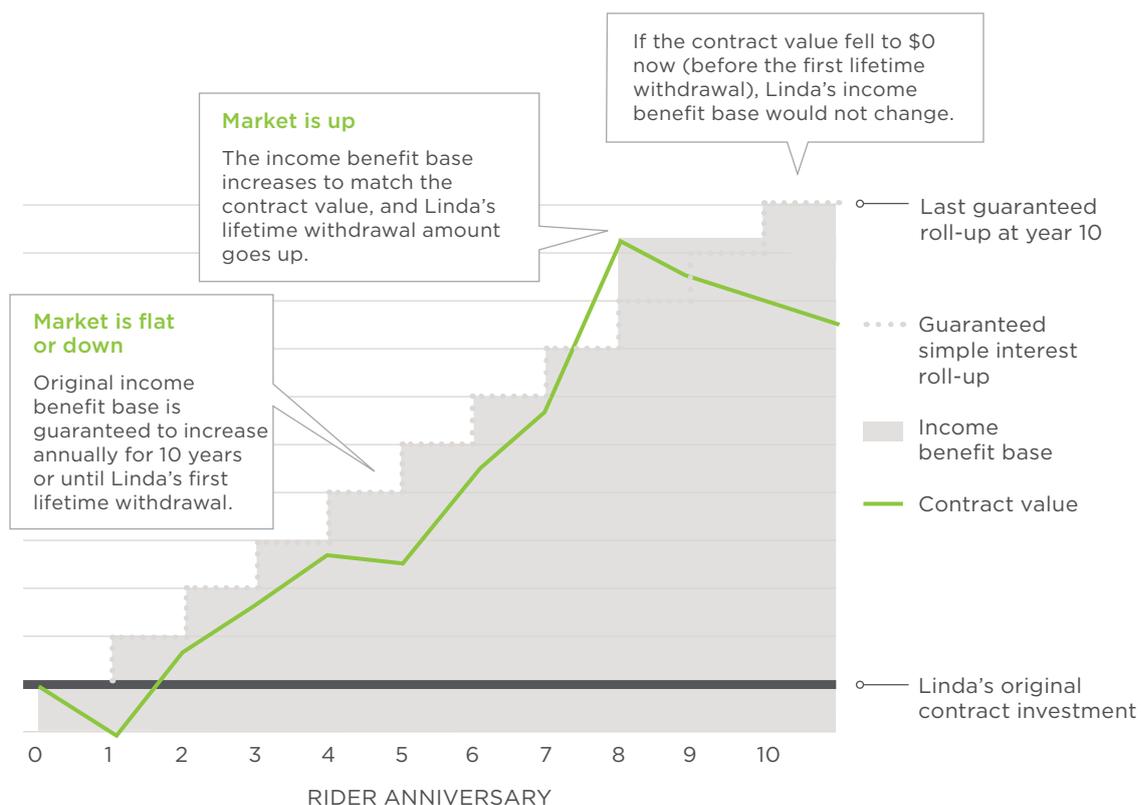
¹⁰ Maximum cost is the highest amount that may be charged in the future for this product. It is not the current cost.

The accumulation phase with Nationwide L.inc.

A 7% simple interest roll-up rate.

To help you potentially stay ahead of inflation, Nationwide L.inc offers a guaranteed 7% simple interest roll-up rate on your original income benefit base each year for the first 10 years, or until your first lifetime withdrawal, whichever comes first. Each rider anniversary, the income benefit base becomes the greater of the contract value on that rider anniversary or the roll-up value¹¹.

Using the chart below, let's take a look at a hypothetical example to see how a 7% simple interest roll-up rate works. If Linda invests in a variable annuity with Nationwide L.inc, the original income benefit base will increase by 7% each year on the rider anniversary for 10 years — even if the underlying investments performed poorly and the contract value fell to less than the original amount invested. The income benefit base has the potential for greater increases if the contract value outperforms the value of the 7% simple interest roll-up rate on any rider anniversary.



This illustration is hypothetical and not intended to serve as a projection or prediction.

¹¹ The original income benefit base will increase by an additional 7% each year on the rider anniversary to determine the roll-up value.

The income phase with Nationwide L.inc.

When you need retirement income.

Retirees today can spend decades living in retirement. That's why Nationwide L.inc may provide a steady stream of income that's guaranteed for the rest of your life — even if your contract value falls to \$0.

The income phase allows you to turn the growth of the income benefit base into income by taking lifetime withdrawals. During this phase:

- Your lifetime withdrawal percentage is based on your age and is determined when your first lifetime withdrawal is taken
- These lifetime withdrawals may begin as early as age 45¹², but the longer you wait to take them, the greater your lifetime withdrawal percentage will be
- Your lifetime withdrawal amount is determined by multiplying your lifetime withdrawal percentage by your income benefit base

Income Benefit Base	X	Lifetime Withdrawal %	=	Lifetime Withdrawal Amount
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When your spouse needs retirement income.

Nationwide L.inc offers a Joint Option, which may be available for an additional cost. Choosing to add the Joint Option guarantees that the surviving spouse will continue to receive the same level of income — uninterrupted and for the rest of his or her life. Keep in mind that lifetime income amount is lower when the Joint Option is elected.

The market may be unpredictable — but your income shouldn't be.

Hypothetical income example:

Taking income immediately:

\$100,000 Income Benefit Base	X	5% Lifetime Withdrawal %	=	\$5,000 Lifetime Withdrawal Amount
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Waiting 10 Years before taking income:

\$170,000 Income Benefit Base	X	5% Lifetime Withdrawal %	=	\$8,500 Lifetime Withdrawal Amount
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For illustrative purposes only. The \$170,000 income benefit base was calculated by multiplying the original income benefit base of \$100,000 by 7% simple interest for 10 years. This hypothetical example does not include any investment performance. Your lifetime withdrawal amount could be more or less, depending on your income benefit base and your lifetime withdrawal percentage.



For current lifetime withdrawal rates, talk with your financial advisor or refer to the Nationwide Living Benefit Suite Summary Comparison.

¹² Lifetime withdrawals may begin as early as age 50 in New York.

Retire with more possibilities.

A variable annuity with the Nationwide Lifetime Income Capture® rider.

To help provide income in retirement and to offer potential income growth, even after withdrawals begin, Nationwide designed Lifetime Income Capture. This optional rider is available at an additional cost and must be elected at the time the contract is issued. When added to a Nationwide variable annuity, Lifetime Income Capture is designed to deliver:

- A simple interest roll-up rate on the original income benefit base and additional purchase payments for 15 years or until the first lifetime withdrawal, whichever comes first; roll-up rate is calculated annually and is based on a Variable Rate, of at least the Monthly 10-Year Treasury constant maturity rate¹³, plus a Defined Rate
- An annual step-up feature on the income benefit base that locks-in the highest monthiversary contract value¹⁴
- Guaranteed lifetime income¹⁵ with the Attained Age feature allows for opportunities to increase after lifetime withdrawals have started
- A Joint Option for continuation of income for your spouse, which may be available at an additional cost
- Investment Options that allow you to customize your portfolio¹⁶

Lifetime Income Capture cost:

	Issue age ¹⁷	Cost ¹⁸	Maximum cost ¹⁹
Lifetime Income Capture	45 - 85	1.20%	1.50%
Lifetime Income Capture with Joint Option	45 - 85	1.50%	1.90%

¹³ As published by the Board of Governors of the Federal Reserve System. The roll-up rate has a minimum of 5% and maximum of 10%, rounded up or down to the nearest 0.25%.

¹⁴ Highest monthly contract value is set on the rider anniversary. It is the highest of the past 12 monthiversary values, including the anniversary date. The step-up changes to an annual step-up once lifetime withdrawals begin.

¹⁵ All guarantees are subject to the claims-paying ability of Nationwide Life Insurance Company. If you take early, excess, or nonlifetime withdrawals, especially in a down market, loss of income is a possibility.

¹⁶ Only certain investment options are available to contracts with Lifetime Income Capture.

¹⁷ In New York, issue ages are 50-85.

¹⁸ Costs are assessed annually on the current income benefit base.

¹⁹ Maximum cost is the highest amount that may be charged in the future for this product. It is not a current cost.

Learn how the Nationwide Lifetime Income Capture rider works.

The accumulation phase is designed to allow you to build up your assets in preparation for turning those assets into retirement income. This phase begins as soon as you invest and ends when you begin taking lifetime withdrawals. Your lifetime withdrawal amount is based on your **income benefit base**. With Lifetime Income Capture, your income benefit base has several opportunities to potentially grow during the accumulation phase.

Your opportunity to grow lifetime withdrawals before they begin.

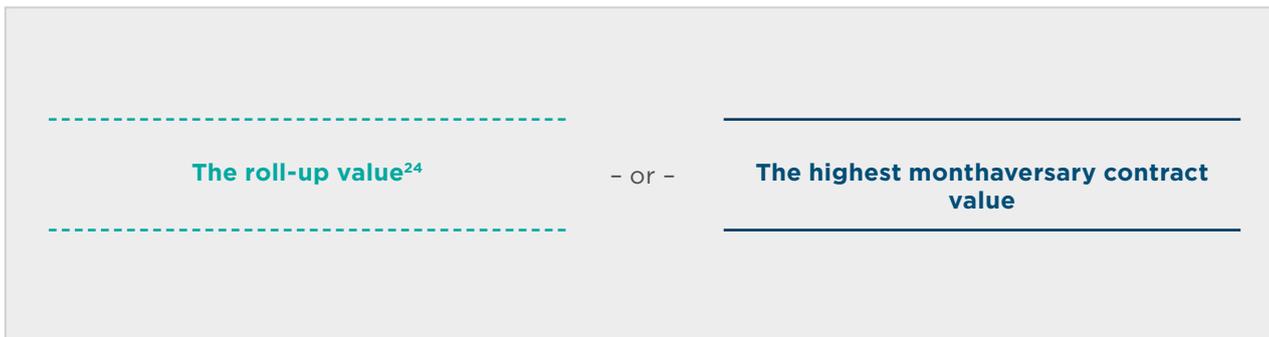
On each rider anniversary, the income benefit base has the potential to increase two different ways:

- The highest **monthiversary** contract value²⁰ based on the performance of the underlying investment options
- or -
- A simple interest roll-up rate that equals a Variable Rate of at least the Monthly 10-Year Treasury constant maturity rate²¹, plus 3% calculated on the purchase payments²² — this rate may change each year on the rider anniversary and is applied to the previous rider anniversary's income benefit base annually for the first 15 years, or until your initial lifetime withdrawal, whichever comes first

The income benefit base is locked in and will not decrease²³ — even if the underlying investments perform poorly and the contract value falls to less than the original amount invested.

Here's how it works.

The income benefit base is evaluated each year on the rider anniversary and becomes the greater of:



²⁰ Highest monthly contract value is the highest of the past 12 monthiversary values, including the anniversary date.

²¹ As published by the Board of Governors of the Federal Reserve System. The roll-up rate has a minimum of 5% and maximum of 10%, rounded up or down to the nearest 0.25%.

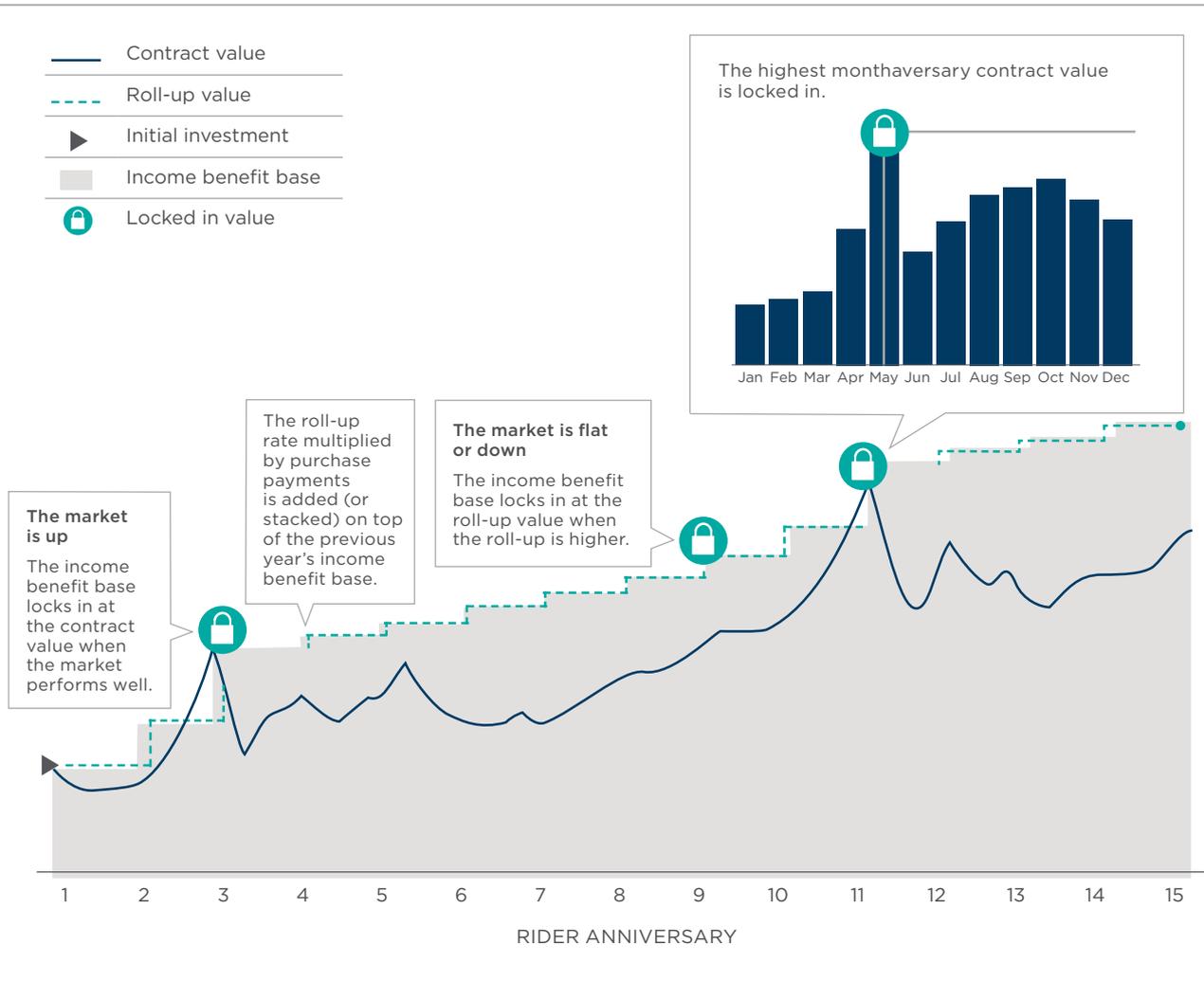
²² Roll-up on subsequent purchase payments may be prorated in the year that they are made.

²³ Excess withdrawals or a nonlifetime withdrawal will decrease the income benefit base.

²⁴ The roll-up value is determined by multiplying the roll-up rate by the purchase payments and then adding that amount to the previous year's income benefit base.

Here's how it works.

The simple interest roll-up rate is multiplied by the purchase payments and then added, or stacked, on top of the previous year's rider anniversary income benefit base to determine the roll-up value. On each rider anniversary, Nationwide compares the highest monthly contract value from the past 12 monthaversaries to the roll-up value (equal to the total purchase payments multiplied by the roll-up rate and then added to the previous rider anniversary's income benefit base). The greater amount becomes the income benefit base. The growth on top of growth of the income benefit base continues until the 15th rider anniversary or until the first lifetime withdrawal, whichever comes first.



This illustration is hypothetical and not intended to serve as a projection or prediction.

The income phase with Lifetime Income Capture.

When you need retirement income.

Retirees today can spend decades living in retirement. That's why Lifetime Income Capture is designed to provide a stream of income²⁵ with the opportunity for potential growth — even if your contract value falls to \$0.

The income phase allows you to turn the potential growth of the income benefit base into income by taking lifetime withdrawals²⁶. During this phase:

- Your lifetime withdrawal percentage is based on your age and is determined when your first lifetime withdrawal is taken²⁷
- Your lifetime withdrawal amount may increase to offer you additional income as you age
- Your lifetime withdrawal amount is determined by multiplying your lifetime withdrawal percentage by your income benefit base
- Your lifetime withdrawal percentage will never change

$$\text{Income Benefit Base} \times \text{Lifetime Withdrawal \%} = \text{Lifetime Withdrawal Amount}$$

When your spouse needs retirement income.

Lifetime Income Capture offers a Joint Option, currently available for an additional cost. Choosing to add the Joint Option guarantees that the surviving spouse will continue to receive the same level of income — uninterrupted and for the rest of his or her life, provided there are no excess withdrawals. The lifetime withdrawal percentage is based on the age of the younger spouse at the time of the first lifetime withdrawal.



For current lifetime withdrawal rates, talk with your financial advisor or refer to the Nationwide Living Benefit Suite Summary Comparison.

²⁵ If you take early, excess, or nonlifetime withdrawals, especially in a down market, loss of income is a possibility.

²⁶ Excess withdrawals reduce the income benefit base by the greater of: 1) the dollar amount of the excess withdrawal or 2) a figure representing a proportional amount of the excess withdrawal.

²⁷ Withdrawals made prior to age 59½ may carry a 10% federal income tax penalty.

Income that may increase as you age.

Even after you begin taking lifetime withdrawals, your lifetime withdrawal amount may increase if your underlying investments perform well or you reach a new lifetime withdrawal age bracket.

That's because on each rider anniversary after lifetime withdrawals start, the lifetime withdrawal amount will become the greater of:

- The current lifetime withdrawal amount, or
- The attained age lifetime withdrawal amount (equal to the rider anniversary contract value multiplied by attained age lifetime withdrawal percentage at the owner's current or attained age)

This amount is locked in and becomes the current lifetime withdrawal amount. This amount will never decrease due to market performance.

Let's look at a hypothetical example to see how much income Maggie could receive each year with Lifetime Income Capture.



When Maggie starts taking lifetime income at age 61, her income benefit base is \$100,000, her lifetime withdrawal percentage is 4%.

	Current age	Market scenario	Anniversary contract value	Attained age lifetime withdrawal %	Current lifetime withdrawal amount	Attained age lifetime withdrawal amount
Age 62: Maggie's lifetime withdrawal amount won't decline even when her contract value does	62	Down market (-5% gross)	\$95,000	4%	\$4,000	\$3,800
	63	Up market (8% gross)	\$102,600	4%	\$4,000	\$4,104
	64	Flat market (0% gross)	\$102,600	4%	\$4,104	\$4,104
	65	Down market (-8% gross)	\$94,392	5%	\$4,104	\$4,720

Age 63: ↑
Maggie's investment options performed well and her lifetime withdrawal amount increased by \$104

Age 65: ↑
Maggie reaches a new age bracket, and her income calculation is now based on a 5% attained age lifetime withdrawal percentage; even though her contract value went down, her lifetime withdrawal amount increased by \$616

The results shown represent hypothetical performance and shouldn't be considered a representation of performance or investor experience. The gross assumed rate is before fees, expenses, and charges. This assumes Maggie has not taken excess withdrawals, which would have reduced her income benefit base. It is possible the underlying investment options could increase the income benefit base and guaranteed lifetime withdrawal amount even more.

When the lifetime withdrawal amount increases (to the attained age withdrawal amount), the benefit base will increase (attained age withdrawal amount divided by the original Lifetime withdrawal percentage). Please note, the rider costs increase with the increase of the income benefit base.

All guarantees and protections are based on the claims-paying ability of Nationwide Life Insurance Company.

Make your money work as hard as you do.

A variable annuity with the Nationwide Lifetime Income Track® rider.

To help provide income in retirement along with growth potential, Nationwide created Lifetime Income Track. This optional living benefit is available at an additional cost and must be elected at the time the contract is issued. When added to a Nationwide Destination Series 2.0 variable annuity, Lifetime Income Track is designed to deliver:

- An annual step-up feature on your income benefit base
- Guaranteed lifetime income²⁸
- A Joint Option for continuation of income for your spouse, available at an additional cost
- A nonlifetime withdrawal feature (this option can only be exercised once, is not available in the first rider year and is available when the owner's age, or the younger spouse's age if the Joint Option is elected, reaches 59½)²⁹
- A withdrawal table based on both the owner's age and rider duration
- Investment options that allow you to customize your portfolio³⁰

Lifetime Income Track cost:

	Cost ³¹	Maximum cost ³²
Lifetime Income Track	0.80%	1.50%
Lifetime Income Track with Joint Option	0.95%	1.90%

²⁸ All guarantees are subject to the claims-paying ability of Nationwide Life Insurance Company. If you take early, excess, or nonlifetime withdrawals, especially in a down market, loss of income is a possibility.

²⁹ Taking nonlifetime withdrawals will reduce the income benefit base.

³⁰ Only certain investment options are available to contracts with Lifetime Income Track.

³¹ Costs are assessed annually on the current income benefit base.

³² Maximum cost is the highest amount that may be charged in the future for this product. It is not a current cost.

The accumulation phase with Lifetime Income Track.

An annual step-up feature on your income benefit base.

To help give you the ability to benefit from market growth and protect your income from possible market losses, Lifetime Income Track offers a step-up feature on your income benefit base each year.

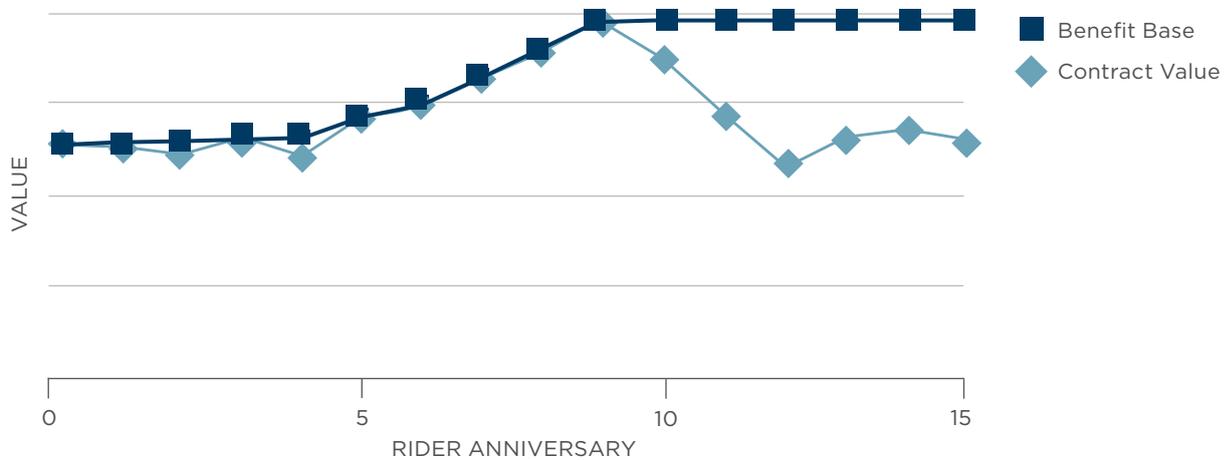
Let's take a look at how the step-up feature works.

After money is invested into a Nationwide Destination Series 2.0 variable annuity with Lifetime Income Track, an income benefit base is established (the benefit base equals your initial purchase payments). The contract value changes based on the investment performance of the underlying investment options (light blue line in the chart below).

Each year on the rider anniversary, the income benefit base is re-evaluated. If the contract value exceeds the previous benefit base value, the benefit base is reset to the higher value (dark blue line in the chart below).

If the contract value is less, the benefit base remains the same. Because the income benefit base doesn't decrease when the contract value does, the lifetime withdrawal amount remains consistent and helps to reduce income risk inside the portfolio.

Contract value and benefit base for Lifetime Income Track



This chart is hypothetical in nature and not indicative of future results.

Before investing, please review the variable annuity prospectus to understand the contract and any limitations it may have.

The income phase with Lifetime Income Track.

When you need retirement income.

Retirees today can spend decades living in retirement. That's why the Lifetime Income Track rider, if elected at an additional cost, may provide a steady stream of income that's guaranteed³³ for the rest of your life and the potential for additional growth — even if your contract value falls to \$0.

It's important to remember, if you take excess, early or nonlifetime withdrawals, especially in a down market, loss of income is a possibility.

Here's how it works:

Your lifetime withdrawal percentage is based on both your age and the duration of the rider at the time you begin taking lifetime withdrawals. The withdrawal percentage is set once your first lifetime withdrawal is taken (it will not increase as you age).

These lifetime withdrawals may begin as early as age 59½, but the longer you wait to take them, the greater your annual lifetime withdrawal amount may be.

After lifetime withdrawals have started.

After you begin lifetime withdrawals, Nationwide will compare your contract value to your income benefit base annually on the anniversary of your rider. If your contract value is higher of the two, you can choose to reset your income benefit to the higher amount. This allows you to take advantage of market growth and potentially increase your available lifetime withdrawal amount annually. If you reset, it will be at the current terms and conditions.

When your spouse needs retirement income.

Lifetime Income Track offers a Joint Option, available for an additional cost. By adding the Joint Option, you can guarantee 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.



For current lifetime withdrawal rates, talk with your financial advisor or refer to the Nationwide Living Benefit Suite Summary Comparison.

³³ All guarantees are subject to the claims-paying ability of Nationwide Life Insurance Company. If you take early, excess, or nonlifetime withdrawals, especially in a down market, loss of income is a possibility.



Your next steps.



Work with your advisor to see how a Nationwide variable annuity featuring a rider from the Nationwide Living Benefit Suite of Riders can help you reach your retirement income destination.





Variable products are sold by prospectus. Both the product prospectus and underlying fund prospectuses can be obtained from your investment professional or by writing to Nationwide Life Insurance Company, P.O. Box 182021, Columbus, OH 43218-2021. Before investing, carefully consider the fund's investment objectives, risks, charges and expenses. The product prospectus and underlying fund prospectuses contain this and other important information. Read the prospectuses carefully before investing.

Variable annuities are issued by Nationwide Life Insurance Company, Columbus, Ohio. The general distributor is Nationwide Investment Services Corporation, member FINRA.

Nationwide, the Nationwide N and Eagle, Nationwide is on your side, The Nationwide Lifetime Income Rider, Nationwide Lifetime Income Track, Lifetime Income Track, Nationwide Lifetime Income Capture, Lifetime Income Capture and Nationwide Destination are service marks of Nationwide Mutual Insurance Company. © 2016 Nationwide

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