

**NATIONWIDE LIFE INSURANCE COMPANY
NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY
One Nationwide Plaza
P.O. Box 182021
Columbus, Ohio 43218-2021**

**NOTICE REGARDING LIFE INSURANCE OR
ANNUITY PRODUCT PURCHASE BY ELDER**

Are you age 65 or older and thinking about buying a new life insurance policy or annuity?

If so, we are required by law to notify you that the sale or liquidation of any stock, bond, IRA, certificate of deposit, mutual fund, annuity, or other asset to fund the purchase of this product may have tax consequences, early withdrawal penalties, or other costs or penalties as a result of the sale or liquidation.

You or your personal agent may wish to consult independent legal or financial advice before selling or liquidating any assets and prior to the purchase of any life or annuity products being solicited, offered for sale, or sold.