



Important Information For United States Armed Forces Personnel

Before you purchase a product from a Nationwide life insurance company, we are required to inform you that the United States Government does not endorse or benefit from the sale of any of our products. In addition, there could be other options available to you as a current or former member of the United States Armed Forces.

Any member of the United States Armed Forces and/or their dependents can purchase this product. The Federal Government and its agencies do not offer or provide this product, and they do not sanction, recommend or encourage the sale of this product.

Additionally, we want to make sure you know that, as a member of the United States Armed Forces, you can purchase subsidized life insurance from the Federal Government under the Service Members' Group Life Insurance (SGLI) program. Through this program, you can get basic SGLI coverage up to \$400,000. As of July 1, 2008, the premium for basic SGLI is \$0.065 for each \$1,000 of coverage. Nationwide does not offer coverage through this program.

The annuity contract or life insurance policy being discussed with you contains a "Right to Examine" period of no less than 10 days for you to decide if you want to keep it or cancel it. The length of this time period depends on the law of your state, and may vary depending on whether your purchase is replacing another contract or policy you own. You may choose to return the contract or policy during the "Right to Examine" period. If returned to Nationwide at the address shown below, the contract or policy becomes void and Nationwide will refund the contract value or policy value as required by law and according to the terms stated in your contract or policy.

Nationwide compensates only registered firms, financial advisors and state licensed insurance professionals who sell this product. Their compensation includes an allowance for promoting and marketing our products.

You may contact us at either www.nationwide.com or:

Nationwide Life Insurance Company
One Nationwide Plaza
Columbus, Ohio 43215
1-800-848-6331

If you have a complaint about the sale or solicitation of this policy on federal lands or facilities, please contact your state's department of insurance.