



Nationwide Trio Select+SM Fixed Annuity

Product basics

Product Type	Individual, flexible purchase payment, deferred, fixed annuity
Plan Types	Nonqualified, IRA, Roth IRA, SEP IRA
Maximum Issue Age	There is no maximum issue age for contract owner; the maximum annuitant issue age is 90
Minimum Initial Purchase Amount	\$3,000 – IRA \$5,000 – Nonqualified Note: Utilizing an annuity within an IRA does not provide you with any additional tax-favored status
Subsequent Purchase Payments	Minimum: \$500 Maximum: \$1,000,000 (greater than \$1,000,000 requires large case approval) ACH Minimum: \$100

Interest guarantees

Guarantees and protections are subject to the claims-paying ability of the issuing insurance company.

Account Options	<ul style="list-style-type: none"> • 1-, 3- and 5-year guaranteed terms • Purchase payments can be split among terms • Term allocations can't be changed after contract is issued • Annual renewal at end of each term
Additional Interest Rates	<p>Following the schedule below, an additional credit will be added to the base rate as the contract value changes:</p> <p>\$0.00 - \$24,999.99 \$25,000.00 - \$99,999.99 \$100,000.00 - \$499,999.99 \$500,000.00 or more</p> <p>Company will re-evaluate the contract value on each contract anniversary; if contract value is equal to or greater than the premium band, any credited additional rates will be adjusted accordingly; withdrawals may cause any credited additional rates to decrease</p>
Declared Bonus	N/A
Minimum Guarantee	<ul style="list-style-type: none"> • The guaranteed minimum renewal rate during the contingent deferred sales charge (CDSC) period is declared as each purchase payment is made • The guaranteed minimum floor rate is 1.00%
Renewal Rates	After completion of the chosen guarantee term, ongoing renewal rates are guaranteed for one year at a time; set on the purchase payment's anniversary

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

Access to money

Withdrawals at any time may be subject to ordinary income taxes. If withdrawal is made before client is age 59½, it may be subject to a 10% early withdrawal federal tax penalty.

Contingent Deferred Sales Charge* (CDSC)	5-year CDSC applied to each purchase payment: 6%, 6%, 5%, 4%, 3%, 0%
Free Withdrawals	10% of all purchase payments made, available annually, beginning in year one (noncumulative) <ul style="list-style-type: none"> • Required minimum distribution (RMD) amounts are not subject to CDSC • Death benefit distributions are not subject to CDSC • Annuitization distributions are not subject to CDSC
Principal Guarantee	<ul style="list-style-type: none"> • Standard: After the CDSC period, contract owner receives return of principal, less previous withdrawals and applicable state premium taxes • Return of Purchase Payment option: During the CDSC period, contract owner receives a return of principal upon full surrender of the contract, less previous withdrawals and applicable state premium taxes; electing this option reduces the interest rate credited to each purchase payment
Market Value Adjustment	N/A
Nursing Home Waiver	Yes; may not be available in all states
Terminal Illness Waiver	Yes; may not be available in all states
Annuitization	After 2 years (1 year in Florida and New York)
Death Benefit	Return of contract value; spousal continuation available

* In California, this is called a surrender charge.



This material is not a recommendation to buy, sell, hold or roll over any asset, adopt a financial strategy 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. Clients should work with their financial professional to discuss their specific situation.

Fixed annuities are contracts purchased from a life insurance company. They are designed for long-term retirement goals. Withdrawals are subject to income tax, and withdrawals before age 59½ may be subject to a 10% early withdrawal federal tax penalty.

Nationwide Trio Select+ is an individual, flexible purchase payment, deferred, fixed interest annuity and is issued by Nationwide Life Insurance Company, Columbus, Ohio.

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Contract/Certificate: ICC12-FACC-0100AOPP, FACC-0100NYPP, ICC12-FARR-0100AO, FARR-0100AO

Oklahoma Contract/Certificate: ICC12-FACC-0100AOPP

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