



# The Nationwide Destination Freedom+ variable annuity at a glance

Product basics	
Cost	0.85% mortality and expense charge 0.15% administrative charge Administrative charge waived for contract values of \$1 million or more (assessed at contract issue and every quarterly contract anniversary thereafter)
Maintenance charge	\$50 annually, waived when contract value reaches \$50,000
Contingent deferred sales charge (CDSC <sup>1</sup> )	7%-7%-6%-5%-3%
C-schedule option (no CDSC)	If elected, charge is 0.35% and no CDSC will apply
CDSC waivers	Terminal illness and long-term care waivers included if an Enhanced Death Benefit is elected (may not be available in all states)
CDSC-free withdrawal	10% of total purchase payments (each year) that are subject to CDSC (noncumulative) <sup>2</sup>
Plan types	Nonqualified/IRA/Roth IRA/SEP IRA/SIMPLE IRA/401(a) Investment Only/CRT
Maximum issue age	Annuitant age 85; owner may be any age
Minimum investment	\$10,000; \$500 subsequent; \$50 for ACH (automated clearinghouse)
Death benefit <sup>3</sup> options (only available prior to annuitization and may not be available in all states)	
Standard death benefit	Return of contract value; no additional cost
Optional death benefits	Issued through age 75 • Return of Premium Enhanced Death Benefit; cost is 0.20% • Highest Anniversary Enhanced Death Benefit (calculated through age 79); cost is 0.30%
Special features (included with Enhanced Death Benefits for no additional charge)	
Spousal Protection Feature	If elected, this feature provides a death benefit for both spouses, regardless of who passes away first. The surviving spouse can receive the death benefit or continue the contract at the higher of the death benefit or contract value.
Enhanced Surrender Value for Terminal Illness <sup>4</sup>	Owner-annuitants diagnosed with a terminal illness may exercise the option to receive their full death benefit value before passing away.
Investment options	
Investment lineup	<ul style="list-style-type: none"> <li>• 33 fund families</li> <li>• 108 Morningstar 3-, 4- and 5-star funds<sup>5</sup></li> <li>• 139 subaccount options</li> <li>• 44 Morningstar 4- and 5-star funds<sup>5</sup></li> </ul>



Talk with your advisor to learn more about Nationwide Destination Freedom+.

<sup>1</sup> In CA, CDSC is called a surrender charge.

<sup>2</sup> In addition, partial withdrawals of up to 2% of the contract value as of the most recent calendar year end can be taken to pay advisory or management fees. These are not subject to CDSC and do not count against the 10% CDSC-free provision.

<sup>3</sup> All withdrawals, or partial surrenders, will reduce the death benefit in the same proportion the contract value was reduced.

<sup>4</sup> 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. On joint contracts, if the owner's spouse/co-annuitant is diagnosed with a terminal illness, the owner may also exercise this option. May not be available in all states; not available in New York.

<sup>5</sup> As rated by Morningstar, March 2018. Past performance is no guarantee of future results.

## Important information to keep in mind

The Nationwide Destination Freedom+ 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 you and your advisor pick.

- 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 variable accounts, which are subject to investment risk (including the possible loss of your principal)
- Variable annuities offer several ways to generate income, including systematic withdrawal and annuitization; annuitization is offered at no additional cost; prior to annuitization, the contract terms and investments remain the same as stated in the variable annuity
- Certain variable annuities may offer death benefits, available at an additional cost, that offer an amount payable upon death to the beneficiary which may offer guaranteed increases or protection against investment loss
- Investment options within variable annuities are privately-traded underlying subaccounts and cannot be purchased directly by the public; they are only available through variable insurance policies by insurance companies
- Tax deferral provides the potential for your investment to accumulate faster than taxable investments because you may not pay taxes on gains until you take a withdrawal

**Note:** Fees and charges of an annuity can vary and may include mortality and expense risk fees, administrative fees, contract 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.

**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](http://nationwide.com/prospectus) or call 1-800-848-6331.**



This material is not a recommendation to buy, sell, hold or roll over 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.

Morningstar Ratings reflect risk-adjusted performance. The Overall Morningstar Rating™ is derived from a weighted average of the performance figures associated with the Fund's 3-, 5- and 10-year (if applicable) periods.

Morningstar Ratings metrics. Morningstar Ratings are based solely on a proprietary mathematical formula based on measures of risk and performance that it recalculates each month. The ratings formula measures the amount of variation in a fund's or ETF's monthly performance (excluding the effects of sales charges and loads) emphasizing downward variations and rewarding consistency. Ratings are subject to change every month. The top 10% of funds and ETFs in the category receive 5 stars; the next 22.5%, 4 stars; the next 35%, 3 stars; the next 22.5%, 2 stars; and the bottom 10%, 1 star. As of November 1, 2016, Morningstar no longer provides ratings for load-adjusted share classes.

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