



Nationwide Platinum EdgeSM Fixed Annuity

Product basics

Product Type	Flexible purchase payment, modified guaranteed annuity
Plan Types	Nonqualified, IRA, IRA Rollover, Roth IRA, SEP IRA, CRT, SIMPLE IRA, 401(a) Investment Only
Maximum Issue Age	There is no maximum issue age for contract owner; the maximum annuitant issue age is 85
Minimum Initial Purchase Amount	\$10,000 initial investment for nonqualified contracts \$2,000 initial investment for IRAs and Roth IRAs Please note: utilizing an annuity within an IRA does not provide any additional tax-favored status
Subsequent Purchase Payments	\$1,000 for subsequent payments; \$100 for electronic transfer of funds Electronic funds less than \$1,000 are held in the transition account until the \$1,000 minimum investment is met Each subsequent purchase payment has its own guarantee period and contingent deferred sales charge ¹ (CDSC)

Interest guarantees

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

Account Options <i>There are a variety of guaranteed interest rate periods, and clients should choose one most suitable for their objectives.</i>	Interest rate guarantee periods include 3, 4, 5, 6, 7, 8, 9 and 10 years and correspond to a matching surrender charge schedule The guaranteed rate is valid only if the investment is held until the end of the guarantee period Please note: not all guarantee periods are available at all firms
Transition Account	At the end of each guarantee period, assets are moved to a transition account that offers a minimal interest rate. Withdrawals from the transition account are not subject to a (CDSC) or a market value adjustment (MVA). If assets are transferred from the transition account into another guaranteed period, and a new CDSC period will apply.

¹ In California, this is called a surrender charge.

Access to money

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

Contingent Deferred Sales Charge ¹ (CDSC)	CDSC percentage by year										
	Guarantee Period	Year									
		1	2	3	4	5	6	7	8	9	10
3-year	5%	5%	4%								
4-year	5%	5%	4%	4%							
5-year	5%	5%	4%	4%	3%						
6-year	5%	5%	4%	4%	3%	3%					
7-year	5%	5%	4%	4%	3%	3%	2%				
8-year	5%	5%	4%	4%	3%	3%	2%	2%			
9-year	5%	5%	4%	4%	3%	3%	2%	2%	1%		
10-year	5%	5%	4%	4%	3%	3%	2%	2%	1%	1%	

Free Withdrawals	<p>10% of contract value (noncumulative) is available annually (MVA applies)</p> <ul style="list-style-type: none"> • Minimum withdrawal amount is \$100 • Required minimum distribution (RMD) amounts are not subject to CDSC (MVA applies) • Death benefit distributions are not subject to CDSC (MVA waived) • Annuitization distributions are not subject to CDSC (MVA applies)
Market Value Adjustment	<p>A market value adjustment (MVA) may apply to any withdrawals, excluding death benefit distributions, made before the end of a guarantee period. The MVA reflects the impact of any changes in interest rates. Generally, upward movement of interest rates will cause market value adjustments to be negative, while downward rate movement will cause positive adjustments. Therefore, an MVA could increase or decrease the amount of the withdrawal.</p>
Nursing Home Waiver	<p>Yes; may not be available in all states (MVA applies)</p>
Terminal Illness Waiver	<p>Yes; may not be available in all states (MVA applies)</p>
Annuitization	<p>After 2 years (1 year in Florida and New York); may vary by state/firm (MVA applies)</p>
Death Benefit	<p>Return of contract value; spousal continuation available (MVA waived)</p>

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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.

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 or call 1-800-848-6331.

Market value adjusted 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 Platinum Edge is an individual, flexible purchase payment, modified guaranteed annuity and is issued by Nationwide Life Insurance Company, Columbus, Ohio.

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Contract/Certificate: ICC12-FACC-0105AOPP

Oklahoma Contract/Certificate: ICC12-FARR-0101AO, FARR-0101AO

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