

Focus on what really matters most in retirement



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is on your side

If you're looking to protect your money but want the potential to earn higher interest rates than traditional fixed investments, Nationwide Platinum Edge® may be right for you.

Important details

- Nationwide and its representatives do not provide tax advice. Talk with your tax advisor or attorney for answers to specific questions.
- It's important to remember that all guarantees and protections are subject to the claims-paying ability of the issuing insurance company.
- Annuities are long-term investment vehicles designed for retirement purposes. Annuities have limitations.
- If you withdraw money before the contract matures, surrender charges may apply.
- A 10% early withdrawal federal tax penalty may apply if you take a withdrawal before age 59½ and any withdrawal may be subject to ordinary income tax.
- Federal tax laws are complex and subject to change. Nationwide and its representatives do not provide tax advice. Talk with your tax advisor or attorney for answers to specific questions.

Product basics

Product Type	Flexible-purchase-payment modified guaranteed annuity
Maximum Issue Age	There is no maximum issue age for contract owner; the maximum annuitant issue age is through age 85. ¹
Plan Types	Nonqualified, IRA, IRA rollover, Roth IRA, SEP IRA, CRT, SIMPLE IRA and 401(a) investment only.
Purchase Payment	\$10,000: Nonqualified \$2,000: IRAs and Roth IRAs You can add money to your contract with minimum subsequent payments of \$1,000 (\$100 minimum 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).
Market Value Adjustment (MVA)	If you withdraw money before the end of a guarantee period, a market value adjustment may apply. Depending on how interest rates have changed since you chose the guarantee period, a market value adjustment could add or subtract value from your annuity. Generally speaking, if interest rates have gone up since you chose the guarantee period, the market value adjustment will be negative and money will be subtracted from your withdrawal. If interest rates have gone down since you chose the guarantee period, the market value adjustment will be positive and money will be added to your withdrawal.

¹ Any distributions, including annuitization, that occur prior to age 59½ may be subject to a 10% early withdrawal federal tax penalty.

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

Product basics

Transition Account	The transition account temporarily holds your investments while you decide how to allocate them. While this account is not designed for long-term investing, your funds still earn a minimal interest rate, which is set monthly by Nationwide. The transition account also houses investments when a guarantee period ends, giving you a chance to decide where to place your money next. There are no state premium taxes or fees on transfers when you move investments into a guarantee period.																																																																																																																								
Principal Guarantee	Your money is protected and guaranteed not to decrease in value as long as you don't take any withdrawals during the guarantee period.																																																																																																																								
Interest Rate Guarantee Period	<p>Allocate the purchase payment into one or any combination of eight interest rate periods: 3, 4, 5, 6, 7, 8, 9 and 10 years. After selecting the rate period(s), you'll earn a guaranteed interest rate as long as you don't take withdrawals before the end of the period. (You can shift investments midperiod, but a market value adjustment and contingent deferred sales charge may apply.) After the rate period expires, you can:</p> <ul style="list-style-type: none"> • Reallocate your money into another guarantee period; a new CDSC and MVA schedule would apply • Withdraw your money¹ • Annuitize your contract to create a stream of income¹ 																																																																																																																								
Contingent Deferred Sales Charges ² (CDSC)	<p>CDSC is determined based on the interest rate period elected. A new CDSC and MVA schedule begins with each subsequent guarantee period. See chart below for details.</p> <table border="1" data-bbox="522 798 1534 1245"> <thead> <tr> <th colspan="11">CDSC percentage by year</th> </tr> <tr> <th rowspan="2">Guarantee period</th> <th colspan="10">Year</th> </tr> <tr> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6</th> <th>7</th> <th>8</th> <th>9</th> <th>10</th> </tr> </thead> <tbody> <tr> <td>3-year</td> <td>5%</td> <td>5%</td> <td>4%</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>4-year</td> <td>5%</td> <td>5%</td> <td>4%</td> <td>4%</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>5-year</td> <td>5%</td> <td>5%</td> <td>4%</td> <td>4%</td> <td>3%</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>6-year</td> <td>5%</td> <td>5%</td> <td>4%</td> <td>4%</td> <td>3%</td> <td>3%</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>7-year</td> <td>5%</td> <td>5%</td> <td>4%</td> <td>4%</td> <td>3%</td> <td>3%</td> <td>2%</td> <td></td> <td></td> <td></td> </tr> <tr> <td>8-year</td> <td>5%</td> <td>5%</td> <td>4%</td> <td>4%</td> <td>3%</td> <td>3%</td> <td>2%</td> <td>2%</td> <td></td> <td></td> </tr> <tr> <td>9-year</td> <td>5%</td> <td>5%</td> <td>4%</td> <td>4%</td> <td>3%</td> <td>3%</td> <td>2%</td> <td>2%</td> <td>1%</td> <td></td> </tr> <tr> <td>10-year</td> <td>5%</td> <td>5%</td> <td>4%</td> <td>4%</td> <td>3%</td> <td>3%</td> <td>2%</td> <td>2%</td> <td>1%</td> <td>1%</td> </tr> </tbody> </table>	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%
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Free Withdrawals	<p>Get CDSC-free access to your money when:</p> <ul style="list-style-type: none"> • Withdrawing up to 10% of the contract value (noncumulative) per year (a market value adjustment applies); withdrawals must be a minimum of \$100¹ • Withdrawing money from the transition account (no market value adjustment) 																																																																																																																								
CDSC Waiver	<ul style="list-style-type: none"> • Confined to a nursing home or long-term care facility for a continuous 180-day period; confinement must begin while the contract is in force; the feature may not be available in all states; a market value adjustment applies • The annuitant dies; the market value adjustment is waived • The contract is annuitized after two years³; a market value adjustment applies • An IRA minimum distribution is taken; a market value adjustment applies 																																																																																																																								
Annuitization	<p>Lifetime income can be provided through annuitization based on your contract value, payout options include:</p> <ul style="list-style-type: none"> • Life annuity • Life annuity with period certain • Joint and survivor annuity 																																																																																																																								
Death Benefit	The death benefit will be the current contract value at the time Nationwide received all required paperwork in good order. The value is determined by adding all interest earned to your purchase payment minus any previous withdrawals and applicable market value adjustments.																																																																																																																								

¹ Any distributions, including annuitization, that occur prior to age 59½ may be subject to a 10% early withdrawal federal tax penalty.

² In California, this is known as a surrender charge.

³ One year in FL and NY.



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This material is not a recommendation to buy or sell a financial product or to adopt an investment strategy. Investors should work with their financial professional to discuss their specific situation.

All individuals selling this product must be licensed insurance agents and registered representatives.

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 or call 1-800-848-6331.

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

Products are issued by Nationwide Life Insurance Company or Nationwide Life and Annuity Insurance Company, Columbus, Ohio.

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