



# The Nationwide Destination<sup>SM</sup> Architect 2.0 variable annuity at a glance

Variable annuities are long-term investment vehicles designed for retirement purposes and will fluctuate in value. Annuities have limitations, and investing involves market risk, including possible loss of principal. All protections and guarantees are backed by the claims-paying ability of issuing insurance company. Variable annuities offer several ways to generate income at no additional cost, including systematic withdrawals and annuitization. Withdrawals may trigger early surrender charges and may reduce the death benefit, contract value and any guaranteed lifetime withdrawal benefits.

Product basics													
<b>Plan types</b>	Nonqualified/IRA/Roth IRA/SEP IRA/CRT/SIMPLE IRA/401(k)/401(a) investment only												
<b>Maximum issue age</b>	Annuitant – age 85; owner may be any age												
<b>Minimum investment</b>	<table border="0"> <tr> <td>Initial</td> <td>Subsequent</td> </tr> <tr> <td>• \$25,000</td> <td>• \$1,000 (or \$150 by automated clearinghouse)</td> </tr> </table>	Initial	Subsequent	• \$25,000	• \$1,000 (or \$150 by automated clearinghouse)								
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<b>Underlying investment options</b>  <i>The election of certain riders may limit the investment options available.</i>	<ul style="list-style-type: none"> <li>Over 100 investment options</li> <li>Standard dollar cost averaging (DCA) available (transfer out of money market and selected bond funds only)</li> <li>Asset rebalancing</li> <li>Fund exchanges</li> </ul> <p><i>The underlying investment options cannot be purchased directly by the general public. They are available only through variable annuity and life insurance products, or in certain qualified pension or retirement plans.</i></p>												
Access and charges													
<b>Cost</b>	0.40% (0.20% mortality and expense charge; 0.20% administrative charge)												
<b>Maintenance charge</b>	No charge												
<b>Contingent deferred sales charge (CDSC)<sup>1</sup></b>	No charge; assets may be withdrawn at any time, for any reason, without incurring surrender charges. Withdrawals of earnings at any age are subject to ordinary income tax; distributions prior to age 59½ may be subject to a 10% early withdrawal federal tax penalty.												
Living benefits (all features may not be available in all states or in combination with other options or features)													
<b>Optional living benefits</b>  <i>All guarantees and protections are subject to the claims-paying ability of Nationwide Life Insurance Company.</i>	<p>There are two living benefit rider options available with this product. Both are designed to offer a stream of guaranteed lifetime income. You may also continue lifetime income to your surviving spouse uninterrupted and at the same level with our Joint Option, available for an additional cost with each rider. For more information, please refer to our individual rider profiles.</p> <table border="1"> <thead> <tr> <th>Living benefit rider</th> <th>Rider objective</th> <th>Cost with single life</th> <th>Cost with Joint Option</th> </tr> </thead> <tbody> <tr> <td><b>The Nationwide Lifetime Income Rider<sup>®</sup></b></td> <td>To offer a level of certainty to investors who need guaranteed lifetime income but are concerned about market volatility</td> <td>1.20% (maximum<sup>2</sup> 1.50%)</td> <td>1.50% (maximum 1.90%)</td> </tr> <tr> <td><b>Nationwide Lifetime Income Track<sup>®</sup></b></td> <td>To offer a low-cost option for fee-conscious investors seeking growth potential through investment performance as well as guaranteed lifetime income</td> <td>0.80% (maximum 1.50%)</td> <td>0.95% (maximum 1.90%)</td> </tr> </tbody> </table>	Living benefit rider	Rider objective	Cost with single life	Cost with Joint Option	<b>The Nationwide Lifetime Income Rider<sup>®</sup></b>	To offer a level of certainty to investors who need guaranteed lifetime income but are concerned about market volatility	1.20% (maximum <sup>2</sup> 1.50%)	1.50% (maximum 1.90%)	<b>Nationwide Lifetime Income Track<sup>®</sup></b>	To offer a low-cost option for fee-conscious investors seeking growth potential through investment performance as well as guaranteed lifetime income	0.80% (maximum 1.50%)	0.95% (maximum 1.90%)
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<sup>1</sup> In California, CDSC is known as a surrender charge.

<sup>2</sup> The maximum cost is the highest amount that may be charged in the future for this product. It is not the current cost.

<b>Death benefit options</b> (available only prior to annuitization and may not be available in all states)	
Standard death benefit	<b>Return of Premium Death Benefit</b> Greatest of: <ul style="list-style-type: none"> <li>• Contract value as of the date Nationwide® receives all required paperwork in good order</li> <li>• Purchase payments, less withdrawals<sup>3</sup></li> </ul>
Cost	No additional cost
<b>Spousal Protection Death Benefit Feature</b>	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 amount or contract value. If the contract is continued, a new beneficiary can be designated to receive a death benefit when the surviving spouse passes away.
Cost	No additional cost
Optional death benefits	<b>One-Year Enhanced Death Benefit</b> — issued to annuitants age 80 or younger Greatest of: <ul style="list-style-type: none"> <li>• Contract value as of the date Nationwide receives all required paperwork in good order</li> <li>• Purchase payments, less withdrawals<sup>3</sup></li> <li>• Highest adjusted contract value on any contract anniversary date (locks in on contract anniversary prior to annuitant's 86th birthday)<sup>4</sup></li> </ul>
Cost	0.20%
<b>Special features</b>	
<b>Enhanced Surrender Value for Terminal Illness</b>	<b>Available with all death benefits for no additional cost</b> , this option can be exercised by owner-annuitants diagnosed with a terminal illness to receive their full death benefit value before passing away. <sup>5</sup> This feature may not be available in all states; it's not available in New York.

<sup>3</sup> Each adjustment for amounts subsequently surrendered will reduce the death benefit in the same proportion the contract value was reduced on the date of the partial surrender.

<sup>4</sup> The adjusted contract value subtracts subsequent withdrawals proportionately and adds additional payments received after the anniversary.

<sup>5</sup> This feature is available after the first contract year. When the option is exercised, Nationwide terminates the annuity and pays the owner an amount equal to the death benefit available if the owner had died on the date the form was presented in good order.



For more information, please call the National Sales Desk at 1-800-321-6064.



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

**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.**

Products include features that may be changed at the discretion of the insurer. You will be notified prior to any of these changes that affect your contract or policy.

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

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

If you annuitize a nonqualified annuity, a portion of your payment will be considered a return of premium and will not be subject to ordinary income tax. The amount that is taxable will be determined at the time you elect to annuitize the policy.

All annuity contract and rider guarantees, including optional benefits and any fixed subaccount crediting rates or annuity payout rates, are subject to the claims-paying ability of the issuing insurance company. They are not backed by the broker/dealer from which this annuity is purchased, by the insurance agency from which this annuity is purchased or any affiliates of those entities, and none makes any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

Products are issued by Nationwide Life Insurance Company, Columbus, Ohio. The general distributor is Nationwide Investment Services Corporation, member FINRA, Columbus, Ohio.

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