

A plan for your retirement

As you think about retirement, it becomes increasingly important to implement a strategy that allows you to plan now for what tomorrow may bring. Preparing now can put you on a path to feeling more confident about your level of financial security — giving you the freedom to enjoy your time in retirement.

Nationwide Destination Freedom+SM is an Investment Focused Variable Annuity that provides a combination of category-leading features,¹ including tax deferral, high-quality investment choices and enhanced protection benefits.

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 the issuing insurance company. Variable annuities offer several ways to potentially 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

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 (CDSC²)

7%-7%-6%-5%-3%

C-SCHEDULE OPTION (NO CDSC)

If elected, the charge is 0.35% and no CDSC will apply

CDSC WAIVERS

Terminal illness and long-term care waivers are 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)³

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 by automatic electronic payment

¹ VARDS.com (2019).

² In CA, CDSC is called a surrender charge.

³ 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.

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

DEATH BENEFIT⁴ OPTIONS

(only available prior to annuitization and may not be available in all states)

STANDARD DEATH BENEFIT

Issued through age 85

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 DEATH BENEFIT 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 amount or contract value.

ENHANCED SURRENDER VALUE FOR TERMINAL ILLNESS⁵

With this feature, owner-annuitants diagnosed with a terminal illness may choose to receive an amount equal to their death benefit value to use in any way they'd like before passing away.

INVESTMENT OPTIONS

- 33 fund families
- 139 subaccount options
- 108 Morningstar 3-, 4- and 5-star funds⁶
- 44 Morningstar 4- and 5-star funds⁶

⁴ All withdrawals or partial surrenders will reduce the death benefit in the same proportion the contract value was reduced.

⁵ This option is 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. It may not be available in all states; it is not available in New York.

⁶ As rated by Morningstar, October 2018. Past performance is no guarantee of future results.



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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.

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.

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.

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.

Morningstar Ratings reflect risk-adjusted performance. The Overall Morningstar RatingTM 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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