



Plan today for tomorrow's destination

As you approach retirement, it becomes increasingly important to implement a retirement income strategy that allows you to plan now for what tomorrow may bring.

The Nationwide DestinationSM Navigator variable annuity can offer retirement income opportunities to those planning for or living in retirement.

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 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

INVESTMENT OPTIONS

Over 100 variable subaccounts offered by some of the world's leading money managers¹

AGE LIMITS

The following age limits apply:

- Maximum issue age is 85 for the annuitant; the owner can be any age
- Maximum annuitization age is 90

If you choose any optional benefits, there may be additional age restrictions; please see the prospectus and consult with your financial professional for details.

MINIMUM INVESTMENTS

- Minimum purchase payment:
Nonqualified — \$10,000
Qualified² — \$3,000
- Additional purchase payments must be a minimum of \$1,000 (\$150 for automatic electronic payments)

PURCHASE PAYMENT CREDITS³

- For cumulative household purchase payments of \$500,000 or more, you get an additional credit of 0.50%
- For cumulative household purchase payments of \$1 million or more, you get a 1.0% credit

FEES

The following fees are in addition to any optional features:

- Cost: 1.30% (mortality and expense charge of 1.10%, an administrative charge of 0.20%, and a \$30 annual charge that is waived when the contract value reaches \$50,000 or more on any contract anniversary)
- There is a separate fee for each investment option within the annuity; see the individual fund prospectuses for details

CONTINGENT DEFERRED SALES CHARGE (CDSC)⁴

7%-7%-6%-5%-4%-3%-2%-0%

CDSC WAIVERS

Terminal illness and long-term care waiver (may not be available in all states).

CDSC-FREE WITHDRAWAL⁵

10% of total purchase payments (each year) that are subject to CDSC (noncumulative)

LIQUIDITY RIDER

For an additional charge of 0.50%, the Liquidity Rider gives you a four-year CDSC schedule. Subpays are allowed only in year one.⁶

¹ Subaccounts are available only through variable insurance policies issued by insurance companies and cannot be purchased directly by the public.

² Qualified accounts provide tax advantaged growth. Qualified types include 401(k)s and traditional and Roth IRAs.

³ These credits are for use with contracts issued in the last 12 months, with cumulative premiums in the same household of \$500,000 or greater. Not all products qualify.

⁴ In CA, CDSC is called a surrender charge.

⁵ Withdrawals may impact the value of optional living benefit riders; see the prospectus for more information. Withdrawals made before age 59½ may be subject to a 10% early withdrawal federal tax penalty; ordinary income taxes may apply.

⁶ Availability of the Liquidity Rider may vary by firm.

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

DEATH BENEFITS AND LIFETIME INCOME OPTIONS — Some features may not be available in all states or firms or in combination with other options or features.

DEATH BENEFITS

STANDARD DEATH BENEFIT FEATURE

Max issue age is 85. If the annuitant passes away before taking regular income payments through annuitization, the beneficiary will receive the greater of:

- The contract value as of the date Nationwide receives all required paperwork in good order
- The total of all purchase payments made to the annuity, less adjustments for surrenders

OPTIONAL DEATH BENEFITS RIDERS

- One-Year Enhanced (0.20%⁷); max issue age is 80
- One-Month Enhanced (0.35%⁷); max issue age is 75
- Combination Enhanced (0.65%⁷); max issue age is 70
- Beneficiary Protector® II (0.35%⁷); max issue age is 75

SPECIAL FEATURES

SPOUSAL PROTECTION DEATH BENEFIT FEATURE

If elected, this feature provides a death benefit that can be paid to either surviving spouse, regardless of who passes away first or who owns the contract.

ENHANCED SURRENDER VALUE FOR TERMINAL ILLNESS

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.⁸

LIFETIME INCOME OPTIONS

Living Benefit Rider	Rider Objective	Maximum Equity Exposure	Cost ⁹ with Single Life	Cost ⁹ with Joint Option
Nationwide Lifetime Income Rider+SM Core	Offers a level of certainty with guaranteed lifetime income that will never decrease ¹⁰	Up to 60%		
Nationwide Lifetime Income Rider+SM Accelerated	Offers investors lifetime income with the potential for additional asset accumulation	Up to 100%	1.30% (maximum 1.50%)	1.60% (maximum 1.90%)
Nationwide Lifetime Income Rider+SM Max	Offers investors lifetime income who want higher income during the first part of retirement to meet anticipated expenses	Up to 100%		

⁷ Taken from Daily Net Assets of the variable account.

⁸ This feature 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. Payments are considered withdrawals and may be subject to ordinary income taxes; if they are made prior to age 59½, they may incur a 10% early withdrawal federal tax penalty. It may not be available in all states; it is not available in New York.

⁹ Assessed annually on the income benefit base.

¹⁰ Lifetime income could decrease if excess withdrawals are taken above the guaranteed amount.

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.

Nationwide Destination is issued by Nationwide Life Insurance Company, Columbus, Ohio. The general distributor is Nationwide Investment Services Corporation(NISC), member FINRA, Columbus, Ohio.

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