



# INCOME Promise Select®

## Nationwide® single-premium fixed immediate annuity

<b>Plan types</b>	Nonqualified, IRA or Roth IRA rollovers
<b>Maximum issue age</b>	<b>Annuitant/Joint annuitant:</b> age 95 <sup>1</sup> <b>Owner:</b> no age limit
<b>Investment amounts</b>	<ul style="list-style-type: none"> <li>• <b>Initial:</b> Minimum \$10,000; maximum \$3 million</li> <li>• <b>Subsequent:</b> Not permitted</li> </ul>
<b>Income options</b>	<ul style="list-style-type: none"> <li>• Single Life</li> <li>• Single Life with Cash Refund</li> <li>• Single Life with five- to 30-year Term Certain</li> <li>• Three- to 30-year Term Certain<sup>2</sup></li> <li>• Joint and (20% to 100%) Survivor</li> <li>• Joint and (100%) Survivor with Cash Refund</li> <li>• Joint and (20% to 100%) Survivor with five- to 30-year Term Certain</li> <li>• Joint and (20% to 100%) Last Survivor</li> <li>• Joint and (100%) Last Survivor with Cash Refund</li> <li>• Joint and (20% to 100%) Last Survivor with five- to 30-year Term Certain</li> </ul>
<b>Payout frequency</b>	Monthly, quarterly, semiannually, annually
<b>Additional features</b>	<p>The <b>Liquidity feature allows</b> contract owners to withdraw up to 100% of the Liquidity value of their remaining guaranteed payments at any time during the Liquidity period.</p> <ul style="list-style-type: none"> <li>• Available with any term-certain or cash-refund payment option as long as the purchase payment is no more than \$1 million</li> <li>• A \$50 fee (\$100 in New York) will be deducted from the remaining Liquidity value or lump-sum withdrawal for each withdrawal taken</li> <li>• Multiple withdrawals are allowed during the Liquidity period</li> <li>• All withdrawals must be \$2,000 or more; if the Liquidity value is less than \$2,000, the withdrawal must be 100% of the remaining amount</li> </ul> <p>The <b>cost-of-living adjustment (COLA)</b> is an available feature that will automatically increase your client's annual payment amount by 1%, 2%, 3%, 4% or 5% compounded annually. It must be elected at contract inception.</p> <p>INCOME Promise Select's <b>Medicaid-friendly</b> design may help a client qualify for Medicaid benefits and/or protect a healthy spouse from impoverishment.</p>

<sup>1</sup> Certain restrictions may apply to income options available.

<sup>2</sup> Not all term-certain options may be available at all times; check with Nationwide for rates and availability.



For more information about INCOME Promise Select,  
please talk with your financial professional.



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. Investors should discuss their specific situation with their financial professional.

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

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.

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

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