



Nationwide Advisory IncomeSM

Fixed Single-Premium Immediate Annuity (SPIA) Rates

Take Control of Your Retirement

Nationwide Advisory Income is a fixed immediate annuity offered by Nationwide Advisory Solutions that can be an important part of your retirement income portfolio. It gives you the power to create guaranteed retirement income through a variety of payment options and features based on your needs and timeline.

Date:	January 2024
Calculation based on rates as of:	1/8/2024

Consumer Rates: Version F

Option	Age	Monthly Payment	Annual Payment % ¹
Single Life with 10-Year Term Certain	65	\$616.00	7.39%
	70	\$683.00	8.20%
	75	\$770.00	9.24%
	80	\$868.00	10.43%
	85	\$957.00	11.48%
Single Life with 20-Year Term Certain	65	\$580.00	6.97%
	70	\$615.00	7.39%
	75	\$639.00	7.67%
	80	\$652.00	7.83%
	85	\$656.00	7.88%
Single Life with Cash Refund Option	65	\$600.00	7.21%
	70	\$663.00	7.97%
	75	\$749.00	8.99%
	80	\$860.00	10.33%
	85	\$1,000.00	12.01%
Joint and 100% Last Survivor with 10-Year Term Certain ²	65M / 65F	\$552.00	6.62%
	70M / 70F	\$606.00	7.28%
	75M / 75F	\$678.00	8.14%
	80M / 80F	\$778.00	9.34%
	85M / 85F	\$886.00	10.64%

Rates are subject to change without notice. Based on the tax status of the contract and age of the contract owner, not all payment options may be available at all times. Check with Nationwide for rates and availability.

Nationwide Advisory Income guaranteed income payments based on \$100,000 premium deposit.

Rates and payments may be lower if additional features are elected.

¹ Annual payment percentage is the total annual cash payment generated from the contract. Here's how it's calculated: (monthly payment x 12 months)/premium.

² Payments are determined at the time of issue and are based on the date of birth of both spouses.

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

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. Clients should work with their financial professional to discuss their specific situation.

All guarantees subject to the claims-paying ability of Nationwide Life 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.

Nationwide Advisory Income is a single premium immediate fixed annuity issued by Nationwide Life Insurance Company, Columbus, Ohio.

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IAM-0486MT (11/21)