



Variable annuity lifetime withdrawal rates

Nationwide L.inc+ EmpireSM Advisory

The Nationwide Lifetime Income Rider+[®] Empire Advisory (L.inc+ EmpireSM Advisory) is an optional living benefit rider available with Nationwide Advisory Retirement Income Annuity[®] New York for an additional cost.

Lifetime withdrawal percentages

Rates as of 01/29/2024. Rates are subject to change.

Age	Single	Joint
50 to 54	3.50%	3.05%
55 to 59	4.00%	3.55%
60 to 64	4.50%	4.00%
65 to 69	5.80%	5.30%
70 to 74	6.25%	5.75%
75 to 79	6.75%	6.25%
80 to 84	7.40%	6.90%
85 to 89	8.15%	7.65%
90 to 94	9.15%	8.65%
95+	10.45%	9.95%

Important details

The lifetime withdrawal percentage is based on the owner's age when the first lifetime withdrawal is taken. For Nationwide L.inc+ EmpireSM Advisory with the Joint Option, the lifetime withdrawal percentage is based on the younger spouse's age.

For current lifetime withdrawal rates, talk with your financial professional or refer to the prospectus. Rates and the minimum lifetime withdrawal start age may vary by state or firm.

INVESTMENT AND INSURANCE PRODUCTS ARE:

- NOT FDIC INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY
- NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, THE BANK OR ANY OF ITS AFFILIATES
- SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED

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

All annuity contract and rider guarantees, including optional benefits and any fixed subaccount crediting rates or annuity payout rates, are the sole obligations of and are backed by the claims-paying ability of the issuing insurance company. They are not obligations of or 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.

Variable annuities 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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