



## Nationwide L.inc<sup>SM</sup> Advisory Lifetime Withdrawal Rates

The Nationwide Lifetime Income Rider® Advisory (Nationwide L.inc Advisory) is an optional living benefit rider available with a Nationwide Advisory Retirement Income Annuity variable annuity for an additional cost.

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### Nationwide L.inc<sup>SM</sup> Advisory

SINGLE		JOINT OPTION	
Age <sup>1</sup>	Rate	Age <sup>1</sup>	Rate
45-59½	3.25%	45-59½	3.00%
59½ - 64	4.25%	59½ - 64	4.00%
65 - 69	4.75%	65 - 69	4.50%
70 - 74	4.95%	70 - 74	4.70%
75 - 80	5.75%	75 - 80	5.50%
81+	6.35%	81+	6.10%

Lifetime withdrawal percentages may vary for New York. Please refer to the NARIA New York rate sheet for current rates.

#### Important details:

Lifetime withdrawal percentage is based on the owner's age when the first lifetime withdrawal is taken. For Nationwide L.inc 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 advisor or refer to the prospectus.

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

<sup>1</sup>In New York, the issue ages must be between 50 and 85.

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.

Nationwide Advisory Retirement Income Annuity is a variable annuity 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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