



**Nationwide®**  
is on your side

Nationwide Advisory  
Retirement Income  
Annuity®

Product Guide

Nationwide Financial

# Planning for tomorrow begins today

Expand your retirement horizons with the  
Nationwide Advisory Retirement Income Annuity®

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

# Help take control of your financial future with the Nationwide Advisory Retirement Income Annuity<sup>®</sup> (NARIA<sup>®</sup>)

The Nationwide Advisory Retirement Income Annuity, a variable annuity, can offer retirement income opportunities to those planning for or living in retirement. To fully understand the potential benefits, let's start with the basics.

## What are variable annuities?

Variable annuities are long-term, tax-deferred investments you buy from an insurance company to help you save for retirement. They are called “variable” because their value fluctuates based on the performance of the underlying investment options chosen by you and your advisor.

## Some features of variable annuities:



### Income

A stream of income, available to you for a specified amount of time or for life, accessed either through systematic withdrawal, annuitization (at no extra cost) or the purchase of an optional living benefit rider.



### Death benefits

Offer an amount payable to your beneficiary should you pass away; may offer guaranteed increases or protection against investment loss. Death benefits may be standard or optional riders for an additional cost.



### Tax deferral

The potential for your investment to accumulate faster than taxable investments because you may not pay taxes on gains until you take a withdrawal.



### Investment choices

Access to a wide range of professionally managed investment options available only within variable annuities.

## What features does NARIA provide?

Nationwide Financial focuses on developing unique solutions to deliver value to advisors and clients alike:

- NARIA demonstrates the power of choice with a robust investment lineup to help you meet your financial goals—even when electing our living benefits, Nationwide L.inc<sup>SM</sup> Advisory and Retirement Income Developer<sup>SM</sup>.
- Because NARIA is an annuitant-driven policy, the death benefit is paid on the annuitant's life, not the owner. As a result, if a death benefit is elected, it will go to the surviving spouse regardless of who passes away first.
- Sometimes, life happens. And because of how NARIA is designed, there is no surrender schedule, allowing you to withdraw assets when you need them most<sup>1</sup>.

<sup>1</sup>Withdrawals of earnings at any age are subject to ordinary income tax; distributions prior to age 59½ may be subject to a 10% early withdrawal federal tax penalty

# Understanding Nationwide Advisory Retirement Income Annuity<sup>®</sup> (NARIA<sup>®</sup>)

This variable annuity could offer you tax-deferred growth, investment choices and many other options to help you feel confident about your retirement. Your advisor can help you decide if the Nationwide Advisory Retirement Income Annuity could be a good addition to your investment strategy.

Product basics													
<b>Plan types</b>	Nonqualified/IRA/Roth IRA/SEP IRA/CRT/SIMPLE IRA												
<b>Maximum issue age</b>	Annuitant age 85; owner may be any age												
<b>Investment Amounts</b>	<table border="1"> <tr> <td>Initial</td> <td>Subsequent</td> </tr> <tr> <td>• \$25,000</td> <td>• \$1,000 (or \$150 by automated clearinghouse)</td> </tr> </table>	Initial	Subsequent	• \$25,000	• \$1,000 (or \$150 by automated clearinghouse)								
Initial	Subsequent												
• \$25,000	• \$1,000 (or \$150 by automated clearinghouse)												
<b>Underlying investment options</b>	<table border="1"> <tr> <td> <ul style="list-style-type: none"> <li>• 150+ investment options</li> <li>• Low-Cost Fund options<sup>2</sup></li> </ul> </td> <td> <ul style="list-style-type: none"> <li>• Standard dollar cost averaging (DCA) available (see prospectus for more details)</li> <li>• Asset rebalancing</li> <li>• Fund exchanges</li> </ul> </td> </tr> </table>	<ul style="list-style-type: none"> <li>• 150+ investment options</li> <li>• Low-Cost Fund options<sup>2</sup></li> </ul>	<ul style="list-style-type: none"> <li>• Standard dollar cost averaging (DCA) available (see prospectus for more details)</li> <li>• Asset rebalancing</li> <li>• Fund exchanges</li> </ul>										
<ul style="list-style-type: none"> <li>• 150+ investment options</li> <li>• Low-Cost Fund options<sup>2</sup></li> </ul>	<ul style="list-style-type: none"> <li>• Standard dollar cost averaging (DCA) available (see prospectus for more details)</li> <li>• Asset rebalancing</li> <li>• Fund exchanges</li> </ul>												
Access & charges													
<b>Cost</b>	0.20% (0.15% mortality and expense charge; 0.05% administrative charge)												
<b>Maintenance charge</b>	No charge												
<b>Access</b>	Because NARIA is a fee-based product, assets may be withdrawn at any time, for any reason, without incurring surrender charges. Withdrawals of earnings at any age are subject to ordinary income tax; distributions prior to age 59½ may be subject to a 10% early withdrawal federal tax penalty.												
Living benefits (all features may not be available in all states)													
<p><i>All guarantees and protections are subject to the claims-paying ability of Nationwide Life Insurance Company.</i></p> <p><i>The living benefit options are only available under the contract at the time of application. The Contract Owner (or the Annuitant in the case of a non-natural Contract Owner) must be age 85 or younger at the time of application.</i></p>	Nationwide Lifetime Income Rider <sup>(R)</sup> Advisory and Retirement Income Developer <sup>SM</sup> (RIDER), the living benefit options available with this product, are designed to provide your clients a stream of guaranteed lifetime income. Your clients may also continue lifetime income to their surviving spouse uninterrupted and at the same level with our Joint Option, available for an additional cost.												
	<table border="1"> <thead> <tr> <th>Living benefit rider</th> <th>Rider objective</th> <th>Cost with single life</th> <th>Cost with Joint Option<sup>4</sup></th> </tr> </thead> <tbody> <tr> <td><b>Nationwide Lifetime Income Rider<sup>®</sup> Advisory (Nationwide L.inc Advisory)</b></td> <td>A 7% simple interest roll-up rate on the original income benefit base and additional purchase payments for the first 10 years or until your first lifetime withdrawal, whichever comes first.</td> <td>1.20% (maximum<sup>3</sup> 1.50%)</td> <td>1.50% (maximum<sup>3</sup> 1.90%)</td> </tr> <tr> <td><b>Nationwide Retirement Income Developer<sup>SM</sup> (RIDER)</b></td> <td>Offers a low-cost option for fee-conscious investors seeking growth potential through investment performance as well as guaranteed lifetime income.</td> <td>0.80% (maximum<sup>3</sup> 1.25%)</td> <td>0.95% (maximum<sup>3</sup> 1.40%)</td> </tr> </tbody> </table>	Living benefit rider	Rider objective	Cost with single life	Cost with Joint Option <sup>4</sup>	<b>Nationwide Lifetime Income Rider<sup>®</sup> Advisory (Nationwide L.inc Advisory)</b>	A 7% simple interest roll-up rate on the original income benefit base and additional purchase payments for the first 10 years or until your first lifetime withdrawal, whichever comes first.	1.20% (maximum <sup>3</sup> 1.50%)	1.50% (maximum <sup>3</sup> 1.90%)	<b>Nationwide Retirement Income Developer<sup>SM</sup> (RIDER)</b>	Offers a low-cost option for fee-conscious investors seeking growth potential through investment performance as well as guaranteed lifetime income.	0.80% (maximum <sup>3</sup> 1.25%)	0.95% (maximum <sup>3</sup> 1.40%)
	Living benefit rider	Rider objective	Cost with single life	Cost with Joint Option <sup>4</sup>									
<b>Nationwide Lifetime Income Rider<sup>®</sup> Advisory (Nationwide L.inc Advisory)</b>	A 7% simple interest roll-up rate on the original income benefit base and additional purchase payments for the first 10 years or until your first lifetime withdrawal, whichever comes first.	1.20% (maximum <sup>3</sup> 1.50%)	1.50% (maximum <sup>3</sup> 1.90%)										
<b>Nationwide Retirement Income Developer<sup>SM</sup> (RIDER)</b>	Offers a low-cost option for fee-conscious investors seeking growth potential through investment performance as well as guaranteed lifetime income.	0.80% (maximum <sup>3</sup> 1.25%)	0.95% (maximum <sup>3</sup> 1.40%)										
Special Features													
<b>Special Features</b>	<p>Advisory Fees (up to 1.50% of annual average contract value) can be pulled from the annuity Contract Value, depending on Broker Dealer rules, without impacting the Living Benefit base<sup>5</sup>.</p> <p>Full suite of 150+ investment options are available under the Custom Choice option. However, certain allocation limitations may be imposed.</p>												

<sup>2</sup> An additional low-cost fund platform fee of .10%- .35% will be assessed for investors wishing to purchase shares of low-cost funds. See the prospectus for details.

<sup>3</sup> Maximum cost is the highest amount that may be charged in the future for this product. It is not the current cost.

<sup>4</sup> Joint Option guarantees your surviving spouse the same level of lifetime withdrawals you received — uninterrupted and for the rest of his or her life, provided the surviving spouse does not take any excess withdrawals. Electing the Joint Option will reduce payout rates.

<sup>5</sup> Advisory fees in excess of 1.50% will result in a reduction in Living Benefit base. See prospectus for details.

Death benefit options (only available prior to annuitization and may not be available in all states)	
<b>Standard Death Benefit</b>	Contract value as of the date Nationwide receives all required paperwork in good order
<b>Cost</b>	None
<b>Return of Premium Death Benefit</b>	Greater of: <ul style="list-style-type: none"> <li>• Contract value as of the date Nationwide receives all required paperwork in good order</li> <li>• Purchase payments, less withdrawals<sup>6</sup></li> </ul>
<b>Cost</b>	0.15%
Special Features (Return of Premium Death Benefit)	
<b>Advisory Fee Treatment</b>	Advisory fees (up to 1.50% of annual average contract value) can be pulled from the annuity Contract Value, depending on Broker Dealer rules, without impacting the Death Benefit base.
<b>Spousal Protection Death Benefit Feature</b>	This feature provides a death benefit for both spouses, regardless of who passes away first. The surviving spouse can receive the death benefit or continue the contract at the higher of the death benefit or contract value. If the contract is continued, a new beneficiary can be designated who may receive a death benefit when the surviving spouse passes away.
<b>Enhanced Value for Terminal Illness</b>	Included with the Return of Premium Death Benefit, owner(s)-annuitant(s) diagnosed with a terminal illness may exercise the option to receive their full death benefit value before passing away <sup>7</sup> . May not be available in all states.

<sup>6</sup> Advisory fees in excess of 1.50% will result in a reduction in Death Benefit base. See prospectus for details.

<sup>7</sup> Available any time after first contract anniversary.



**Talk to your advisor** to learn more about how Nationwide Advisory Retirement Income Annuity can help you plan for tomorrow, starting today.



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

**An investor should carefully consider the investment objectives, risks, charges and expenses of the investment before investing or sending money. For a prospectus and underlying fund prospectuses containing this and additional information, please contact your financial professional or visit [nationwideadvisory.com](http://nationwideadvisory.com). Read it carefully before investing.**

The summary of product features is not intended to be all-inclusive. Restrictions may apply. The contracts have exclusions and limitations, and may not be available in all states or at all times.

Variable annuities are investments subject to market fluctuation and risk, including possible loss of principal. Your units, when you make a withdrawal or surrender, may be worth more or less than your original investment.

Variable annuities are long-term investments to help you meet retirement and other long-range goals. Withdrawals of tax-deferred accumulations are subject to ordinary income tax. Withdrawals made prior to age 59½ may incur a 10% IRS tax penalty. Nationwide does not offer tax advice. Annuities are not deposits or obligations of, or guaranteed by any bank, nor are they FDIC insured.

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.

Nationwide, the Nationwide N and Eagle, Nationwide Advisory Retirement Income Annuity, NARIA, Nationwide L.inc Advisory, Nationwide L.inc and Retirement Income Developer are service marks of Nationwide Mutual Insurance Company. © 2020 Nationwide

**STAY CONNECTED**



[nationwideadvisory.com](http://nationwideadvisory.com)



Advisor Support Desk: 866-667-0564