



Nationwide[®]
is on your side

Nationwide Advisory
Retirement Income
AnnuitySM

Product Guide

Nationwide **Advisory Solutions**

Planning for tomorrow begins today

Expand your retirement horizons with the
Nationwide Advisory Retirement Income AnnuitySM

• 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 AnnuitySM (NARIA)SM

The Nationwide Advisory Retirement Income Annuity, a fee-based 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 Advisory Solutions focuses on developing unique fee-based 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 benefit, Retirement Income DeveloperSM.
- 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 most¹.

¹ 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 AnnuitySM (NARIA)SM

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								
Maximum issue age	Annuitant age 85; owner may be any age (<85 Owner Age for Living Benefit election)							
Investment amounts	Initial • \$25,000	Subsequent • \$1,000 (or \$150 by automated clearinghouse)						
Underlying investment options	<ul style="list-style-type: none"> • 130+ investment options • Low-Cost Fund options² 	<ul style="list-style-type: none"> • Standard dollar cost averaging (DCA) available (transfer out of money market and selected bond funds only) • Asset rebalancing • Fund exchanges 						
Access and charges								
Cost	0.20% (0.15% mortality and expense charge; 0.05% administrative charge)							
Maintenance charge	No charge							
Access	Because NARIA was designed with no surrender charges, 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 benefit options								
Retirement Income DeveloperSM (RIDER) <i>All guarantees and protections are subject to the claims-paying ability of Nationwide Life Insurance Company.</i> <i>The Retirement Income Developer option is 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>	Retirement Income Developer SM (RIDER), the living benefit option available with NARIA, is designed to provide a stream of guaranteed lifetime income. You may also continue lifetime income to your surviving spouse uninterrupted and at the same level with our Joint Option, available for an additional cost.							
	<table border="1"> <thead> <tr> <th>Rider objective</th> <th>Cost with single life</th> <th>Cost with Joint Option⁴</th> </tr> </thead> <tbody> <tr> <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% (maximum³ 1.25%)</td> <td>0.95% (maximum 1.40%)</td> </tr> </tbody> </table>	Rider objective	Cost with single life	Cost with Joint Option ⁴	Offers a low-cost option for fee-conscious investors seeking growth potential through investment performance as well as guaranteed lifetime income.	0.80% (maximum ³ 1.25%)	0.95% (maximum 1.40%)	
Rider objective	Cost with single life	Cost with Joint Option ⁴						
Offers a low-cost option for fee-conscious investors seeking growth potential through investment performance as well as guaranteed lifetime income.	0.80% (maximum ³ 1.25%)	0.95% (maximum 1.40%)						
Fund options								
	RIDER allows access to the full suite of 130+ funds, without fund restrictions. Limits on certain allocations, however, may be imposed.							
Death benefit options (only available prior to annuitization and may not be available in all states)								
Return of Premium (ROP) Death Benefit	If the annuitant dies before taking regular income payments through annuitization, the beneficiary will receive the greater of: <ul style="list-style-type: none"> • The contract value as of the date Nationwide receives all required paperwork in good order • The total of all purchase payments made to the annuity, less adjustments for withdrawals 							
Cost	0.15%							
Additional death benefit features (included with election of ROP Rider)								
Spousal Protection Death Benefit Feature	A death benefit can be paid to either surviving spouse, regardless of who passes away first or who owns the contract — even for IRA-owned policies.							
Enhanced Surrender Value for Terminal Illness	With this feature, owner-annuitants diagnosed with a terminal illness may choose to receive their full death benefit value to use in any way they'd like before passing away. ⁵							

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

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

⁴ 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.

⁵ This feature is available after the first contract year. When this option is exercised, Nationwide terminates the annuity and pays the owner an amount equal to the death benefit available if the owner had died on the date the form was presented in good order. May not be available in all states; not available in New York.

Special Features (Retirement Income Developer)

Special Features

Advisory Fees (up to 1.50% of annual average contract value) can be pulled from the Contract Value without impacting the Living Benefit base⁶.

Full suite of 130+ investment options are available under the Custom Choice option. However, certain allocation limitations may be imposed.

⁶Advisory fees in excess of 1.50% will result in a reduction in Living Benefit base. See prospectus for details.



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

Retirement
investing,
reimagined.

Nationwide Advisory Solutions helps investors simplify their retirement challenges. At the heart of who we are is a determination to develop innovative financial products that are simple and transparent. Our goal: to help you build wealth, reach your financial goals, and prepare for the life you want in retirement.



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. 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 AnnuitySM is a variable annuity issued by Nationwide Life Insurance Company, Columbus, Ohio. The general distributor is Nationwide Investment Services Corporation, member FINRA.

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