



Retirement Income DeveloperSM

Retirement Income Developer is an optional living benefit rider available, at an additional cost, with Nationwide Advisory Retirement Income AnnuitySM (NARIASM).

Retirement Income Developer

SINGLE		
Lifetime withdrawal percentage		
Age	Rider <5 years	Rider >5 years
59½ - 64	4.00%	4.50%
65 - 74	4.50%	5.00%
75 - 80	5.00%	5.50%
81+	5.50%	6.00%

JOINT OPTION		
Lifetime withdrawal percentage		
Age	Rider <5 years	Rider >5 years
59½ - 64	3.75%	4.25%
65 - 74	4.25%	4.75%
75 - 80	4.75%	5.25%
81+	5.25%	5.75%

Important details:

Lifetime withdrawal percentage is based on the owner's age when the first lifetime withdrawal is taken. The same rates apply for the attained age lifetime withdrawal percentage. For Retirement Income Developer 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. Rates may vary in the state of Delaware.

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

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, member FINRA.

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