



Nationwide®
is on your side



Nationwide Advisory Retirement Income Annuity® | New York Product Guide

Planning for tomorrow begins today

Expand your retirement horizons with the Nationwide
Advisory Retirement Income Annuity® (NARIA®) New York

• 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[®] (NARIA[®]) New York

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 financial professional.

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

Withdrawals of tax-deferred accumulations are subject to ordinary income tax. Withdrawals made prior to age 59½ may incur a 10% IRS tax penalty.

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 if you pass away; they 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 financial professionals 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: the Nationwide Lifetime Income Rider+ Empire AdvisorySM.
- Because NARIA is an annuitant-driven policy, the death benefit is paid on the annuitant's life, not the owner's. 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.¹

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 the Nationwide Advisory Retirement Income Annuity[®] (NARIA[®]) New York

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

Product basics									
Plan types	Nonqualified/IRA/Roth IRA/SEP IRA/CRT/SIMPLE IRA								
Maximum issue age	Annuitant age 85; owner may be any age								
Investment amounts	<table border="0"> <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)				
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Underlying investment options	<table border="0"> <tr> <td> <ul style="list-style-type: none"> • 150+ investment options • Low-cost fund options² </td> <td> <ul style="list-style-type: none"> • Standard dollar cost averaging (DCA) is available (see the prospectus for more details) • Asset rebalancing • Fund exchanges </td> </tr> </table>	<ul style="list-style-type: none"> • 150+ investment options • Low-cost fund options² 	<ul style="list-style-type: none"> • Standard dollar cost averaging (DCA) is available (see the prospectus for more details) • Asset rebalancing • Fund exchanges 						
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Access and charges									
Cost	0.20% (0.15% mortality and expense charge; 0.05% administrative charge)								
Maintenance charge	No charge								
Access	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 benefit									
<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>	<p>The Nationwide Lifetime Income Rider+ Empire AdvisorySM is 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.</p> <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</th> </tr> </thead> <tbody> <tr> <td>Nationwide Lifetime Income Rider+ Empire AdvisorySM</td> <td>Provides guaranteed retirement income that clients cannot outlive and will not decrease even if their contract value is depleted</td> <td>1.45% (maximum³ 1.60%)</td> <td>1.60% (maximum³ 1.90%)</td> </tr> </tbody> </table>	Living benefit rider	Rider objective	Cost with Single Life	Cost with Joint Option	Nationwide Lifetime Income Rider+ Empire AdvisorySM	Provides guaranteed retirement income that clients cannot outlive and will not decrease even if their contract value is depleted	1.45% (maximum ³ 1.60%)	1.60% (maximum ³ 1.90%)
Living benefit rider	Rider objective	Cost with Single Life	Cost with Joint Option						
Nationwide Lifetime Income Rider+ Empire AdvisorySM	Provides guaranteed retirement income that clients cannot outlive and will not decrease even if their contract value is depleted	1.45% (maximum ³ 1.60%)	1.60% (maximum ³ 1.90%)						
Special features									
Special features	<p>Advisory fees (up to 1.50% of the annual average contract value) can be pulled from the annuity contract value, depending on broker/dealer rules, without impacting the living benefit base⁴.</p> <p>A full suite of 150+ investment options is available under the Custom Choice[®] option. However, certain allocation limitations may be imposed.</p>								


² An additional low-cost fund platform fee of 0.10% to 0.35% 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 the current cost.

⁴ Advisory fees in excess of 1.50% will result in a reduction in the living benefit base. See the prospectus for details.

Death benefit options (only available prior to annuitization and may not be available in all states)	
Standard Death Benefit	Return of contract value; no additional cost
Return of Premium Death Benefit	The greater of: <ul style="list-style-type: none"> • Contract value as of the date Nationwide receives all required paperwork in good order • Purchase payments, less withdrawals⁵ The cost is 0.15%.
Special features (included with the Return of Premium Death Benefit for no additional charge)	
Advisory fee treatment	Advisory fees (up to 1.50% of the annual average contract value) can be pulled from the annuity contract value, depending on broker/dealer rules, without impacting the death benefit base.
Spousal Protection Death Benefit Feature	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.

⁵ Advisory fees in excess of 1.50% will result in a reduction in the death benefit base. See the prospectus for details.



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

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

All individuals selling this product must be licensed insurance agents and registered representatives.

Products include features that may be changed at the discretion of the insurer. You will be notified prior to any of these changes that affect your contract or policy.

If you annuitize a nonqualified annuity, a portion of your payment will be considered a return of premium and will not be subject to ordinary income tax. The amount that is taxable will be determined at the time you elect to annuitize the policy.

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

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 them carefully before investing.

The 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, Columbus, Ohio.

Nationwide, the Nationwide N and Eagle, Nationwide is on your side, Nationwide Advisory Retirement Income Annuity, NARIA, Nationwide L.inc+ Empire Advisory and Custom Choice are service marks of Nationwide Mutual Insurance Company. © 2023 Nationwide

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