



Nationwide®

Nationwide Secure Growth® fixed annuity | Product guide

Build a more secure future

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

Smart choices for a brighter future

You've gotten where you are today by making sound financial choices, and that's the same way you'll spend your retirement. So while you like the safety offered by traditional fixed investments, you know you'll need additional growth potential to continue meeting your income needs.

That's where our deferred fixed annuity, Nationwide Secure Growth®, may be able to help. It offers a guaranteed interest rate while protecting your long-term savings and it's backed by a strong, stable company you can trust to be there when you need it.

Some features of Nationwide Secure Growth



Principal and interest rate guarantees

Both your principal and interest rate(s) are guaranteed as long as you don't take withdrawals before the end of the selected period. If you withdraw assets, your principal may be reduced by a market value adjustment (MVA) and fees known as contingent deferred sales charges (CDSC).



Income protection

Receive income payments either throughout your lifetime or for a specific period of time through annuitization. When you annuitize, you can choose to receive payments monthly, quarterly, semiannually or annually. Or you can take a lump-sum payment (minus any taxes and charges that apply).



Legacy planning

Choose who receives the contract value if something were to happen to you.¹ This money is paid directly to your beneficiary and may avoid the probate process, which can be both lengthy and costly.



Tax deferral

This gives the potential for your investment to accumulate faster than taxable investments because you don't have to pay taxes on gains until you take a withdrawal.

Important details

Federal tax laws are complex and subject to change. Nationwide and its representatives do not provide tax advice. Talk with your tax advisor or attorney for answers to specific questions.

When discussing annuities, it's important to remember that all guarantees and protections are subject to the claims-paying ability of the issuing insurance company.

Annuities are long-term investment vehicles designed for retirement purposes. Annuities have limitations.

If you withdraw money before the contract matures, surrender charges may apply. Also, a 10% early withdrawal federal tax penalty may apply if you take a withdrawal before age 59½, and any withdrawal may be subject to ordinary income tax.

¹ Keep in mind that if the owner and annuitant are not the same person, assets may be distributed differently and CDSCs may apply.

Understanding Nationwide Secure Growth[®]

This single-purchase-payment deferred fixed annuity is designed for long-term savings and offers you guaranteed interest rates. It also offers you the ability to create a stream of income for life or for a specific time period through annuitization. Your financial professional can help you decide whether Nationwide Secure Growth could be a good addition to your investment strategy.

The basics

Age limits You can be a contract owner at any age, and you can be an annuitant through age 90.

Minimum investments The minimum contract amount is \$10,000.

Available contracts Nonqualified, IRA, Roth IRA, SEP IRA, SIMPLE IRA, 401(a) and charitable remainder trust (CRT)

Fees There are no annual contract or administrative fees. However, if you need to withdraw money from your contract during the contingent deferred sales charges (CDSC) period, a CDSC fee and a market value adjustment (MVA) may apply. If withdrawals occur prior to age 59½, you may be subject to a 10% early withdrawal federal tax penalty.

Savings options You'll receive a guaranteed interest rate based on the period(s) you've allocated your money into. After each period expires, you'll receive an annual renewal rate.
If the initial purchase payment is equal to or greater than \$100,000, the rate may be higher.

Interest rate guarantee period	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
3-year	Base rate			Renewal rate	Renewal rate	Renewal rate	Renewal rate
4-year	Base rate				Renewal rate	Renewal rate	Renewal rate
5-year	Base rate					Renewal rate	Renewal rate
7-year	Base rate						

If the initial purchase payment is equal to or greater than \$100,000, the rate may be higher.

Accessing your money

Nationwide Secure Growth is designed to help you meet your long-term financial goals, but we also understand that unexpected financial needs may arise. In the event of a financial emergency, you can withdraw as much of your contract value as you need. Before withdrawing your money, please consider the impact of the early withdrawal fees that may be charged. The CDSC schedule, calculated on the amount withdrawn, is:

Contract year ¹	1	2	3	4	5	6	7	8+
7-year (default)	7%	7%	7%	6%	5%	4%	3%	0%
5-year (optional)	7%	7%	7%	6%	5%	0%	0%	0%
4-year (optional)	7%	7%	7%	6%	0%	0%	0%	0%
3-year (optional)	7%	7%	7%	0%	0%	0%	0%	0%

You will not receive a withdrawal penalty if you meet any of the following criteria:

- Annual withdrawals do not exceed 10% of total contract value
- Eligibility for long-term care and terminal illness waivers has been achieved; not available in California or New York
- Amounts withdrawn are to meet required minimum distributions
- Annuitization distribution requirements are met
- Death benefit eligibility has been achieved

Please refer to your contract for additional details about penalty-free withdrawals.

Return of Purchase Payment Rider

Electing this optional rider guarantees the return of principal, minus previous withdrawals and applicable state premium taxes, when the entire contract value is surrendered during the CDSC period. The CDSC will be deducted from the interest earned, not principal. There is no fee for the rider, but the interest rate may be lower.

Market value adjustments

If you withdraw money before the end of a CDSC period, a market value adjustment could apply. If you have an MVA in your contract, it could add or subtract value from your annuity if you make a withdrawal during your CDSC period. Generally speaking:

- If interest rates have gone up, the market value adjustment will be negative and money will be subtracted from your withdrawal
- If interest rates have gone down, the market value adjustment will be positive and money will be added to your withdrawal

Death benefit

Your death benefit will be the current contract value at the time of the annuitant's death. The value is determined by adding all interest earned to your purchase payment minus any previous withdrawals.

If a joint owner or contingent owner is not named on the contract, naming a beneficiary allows your annuity assets to be paid directly to the designee of your choice and may help avoid the probate process. It's important to know that assets transferable at death could be subject to taxes.

¹ May vary by state. In California, this is called a surrender charge.

How Nationwide Secure Growth works

Over time, tax-deferred growth can build a larger account value than that of a similar taxable account achieving the same rate of interest. The illustration below assumes:

- An initial purchase payment of \$50,000
- An annual interest rate of 2% for each year
- 22% federal income taxes, which vary by individual

Year	Tax deferral (before taxes)	Tax deferral (after taxes)	No tax deferral
5	\$55,204	\$54,059	\$54,024
10	\$60,950	\$58,541	\$58,371
15	\$67,293	\$63,489	\$63,068
20	\$74,297	\$68,952	\$68,143
25	\$82,030	\$74,983	\$73,627
30	\$90,568	\$81,643	\$79,552

This hypothetical illustration is not meant to serve as a projection or prediction of any specific investment. It does not include any early withdrawal charges, which may reduce the surrender value if reflected. Taxes are due upon distribution.

If the interest earned in an annuity weren't tax deferred, you'd have to pay taxes on it. But because it is tax deferred, that money stays in the annuity — deferring taxes while you accumulate more assets. Over time, the potential of tax-deferred growth can build a larger account value than that of a similar taxable account achieving the same rate of interest.



Get started with Nationwide Secure Growth

Talk to your financial professional to learn more about how Nationwide Secure Growth can help you plan for tomorrow, today.



Guarantees and protections are subject to the claims-paying ability of Nationwide Life Insurance Company.

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.

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 of them make any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

Products are issued by Nationwide Life Insurance Company, Columbus, Ohio.

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