



Company	Nationwide Life Insurance Company Nationwide Financial
A.M Best Rating	A+
Standard and Poor's Rating	A+
Product Type	Structured
Product	Nationwide Defined Protection[®] Annuity 2.0 (SPDA)
Policy Form Number	VACC-0124AO
Distribution Channels Sold In	B/D: Full Service National B/D: Independent Bank
Product Launch Date	5/20/2024
Bonus	N/A
Surrender Charge	6 Years 8.00, 8.00, 7.00, 6.00, 5.00, 4.00, 0.00% +/- Market Value Adjustment (MVA)
Share Class	B Share
Mortality and Expense Charge (M&E)	N/A
Product Fee	N/A
Administration Charge	N/A
Other Charge	N/A
*Total Annual Expense	N/A
Annual Contract Fee	N/A
Annual Contract Fee Waived At	N/A
Minimum Guarantee/ Minimum Guaranteed Surrender Value	N/A

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Strategies / Subaccounts Offered	0 Indexed, 96 Structured, 0 Variable, 1 Fixed
Net Subaccount Fee Range	N/A
Free Transfers per Year	N/A
Transfer Fee	N/A
Rate Banding	No Banding
Current Fixed Account Rate(s)	4.00%
Upcoming Fixed Account Rate(s)	N/A
Other Crediting Strategy Information	N/A
Penalty-Free Withdrawals	10% of of Account Value immediately Must leave \$5,000 in account
Death Benefit	<u>Issue Ages 0-75</u> Greater of: Full Account Value or Premiums Paid, adjusted for withdrawals <u>Issue Ages 76-85</u> Full Account Value
Surrender Charge Waivers Available	Nursing Home Terminal Illness
Available Plan Types	401(a), 401(k), IRA, NQ, Roth IRA, SEP IRA, SIMPLE IRA
Issue Ages	0 - 85
Minimum Initial Premiums	Q/NQ \$25,000
Minimum Subsequent Premium	N/A



Company	Nationwide Life Insurance Company Nationwide Financial
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Guaranteed Lifetime Withdrawal Benefit (GLWB)	N/A
Guaranteed Minimum Withdrawal Benefit (GMWB)	N/A
Guaranteed Minimum Accumulation Benefit (GMAB)	N/A
Guaranteed Minimum Death Benefit (GMDB)	N/A
Guaranteed Minimum Income Benefit (GMIB)	N/A
Other	<p>Withdrawals from the structured strategies are subject to a daily adjustment, which may be negative.</p> <p>The Death Benefit will equal the Cash Surrender Value when certain ownership changes occur.</p> <p>Nursing Home and Terminal Waivers are only available if the owner and annuitant are the same and are 80 or younger at policy issue. Waiver applies to the surrender charge and the MVA.</p> <p>MVA does not apply to withdrawals of the Penalty-Free Withdrawal amount or on withdrawals after year six.</p> <p>Death Benefit is based on the oldest annuitant's age.</p>
State Approvals	<p>Variations Approved In: CA, CT, FL, HI, MD, NJ, TX, WA</p> <p>States Not Approved In: NY, OR</p>
Street Level Compensation	To be determined by Broker Dealer

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Data thought to be current as of:	1/1/2026

* The Total Annual Expense excludes any rider charges. Please refer to the Rider specs for any charges that may apply in addition to the annuity contract charges.



Rates Effective January 1, 2026

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Nationalwide Life Insurance Company Nationalwide Financial	Nationalwide Defined Protection [®] Annuity 2.0 (SPDA)	N/A	S&P 500	Annual	Annual Point-to-Point	Losses Covered After	5.00%	50.00%	N/A	0.00%	N/A	25.00% / 5% / N/A / 2.00%	N/A
			S&P 500	Annual	Annual Point-to-Point	Losses Covered After	5.00%	60.00%	N/A	1.50%	N/A	25.00% / 5% / N/A / 3.50%	N/A
			American Funds The Growth Fund of America: Class F-3	Annual	Annual Point-to-Point	Losses Covered After	5.00%	40.00%	N/A	0.00%	N/A	25.00% / 5% / N/A / 2.00%	N/A
			American Funds The Growth Fund of America: Class F-3	Annual	Annual Point-to-Point	Losses Covered After	5.00%	55.00%	N/A	1.50%	N/A	25.00% / 5% / N/A / 3.50%	N/A
			BlackRock Select Factor Index	Annual	Annual Point-to-Point	Losses Covered After	5.00%	180.00%	N/A	0.00%	N/A	25.00% / 5% / N/A / 2.00%	N/A
			BlackRock Select Factor Index	Annual	Annual Point-to-Point	Losses Covered After	5.00%	205.00%	N/A	1.00%	N/A	25.00% / 5% / N/A / 3.00%	N/A
			JP Morgan Mozaic II Index	Annual	Annual Point-to-Point	Losses Covered After	5.00%	200.00%	N/A	0.00%	N/A	25.00% / 5% / N/A / 2.00%	N/A
			JP Morgan Mozaic II Index	Annual	Annual Point-to-Point	Losses Covered After	5.00%	230.00%	N/A	1.00%	N/A	25.00% / 5% / N/A / 3.00%	N/A

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Nationwide Life Insurance Company Nationwide Financial	Nationwide Defined Protection [®] Annuity 2.0 (SPDA)	N/A	MSCI EAFE	Annual	Annual Point-to-Point	Losses Covered After	5.00%	75.00%	N/A	0.00%	N/A	25.00% / 5% / N/A / 2.00%	N/A
			MSCI EAFE	Annual	Annual Point-to-Point	Losses Covered After	5.00%	90.00%	N/A	1.50%	N/A	25.00% / 5% / N/A / 3.50%	N/A
			NYSE Zebra Edge	Annual	Annual Point-to-Point	Losses Covered After	5.00%	180.00%	N/A	0.00%	N/A	25.00% / 5% / N/A / 2.00%	N/A
			NYSE Zebra Edge	Annual	Annual Point-to-Point	Losses Covered After	5.00%	210.00%	N/A	1.00%	N/A	25.00% / 5% / N/A / 3.00%	N/A
			SG Macro Compass Index	Annual	Annual Point-to-Point	Losses Covered After	5.00%	195.00%	N/A	0.00%	N/A	25.00% / 5% / N/A / 2.00%	N/A
			SG Macro Compass Index	Annual	Annual Point-to-Point	Losses Covered After	5.00%	225.00%	N/A	1.00%	N/A	25.00% / 5% / N/A / 3.00%	N/A
			S&P 500 Average Daily Risk Control 10% USD Price Return Index	Annual	Annual Point-to-Point	Losses Covered After	5.00%	70.00%	N/A	0.00%	N/A	25.00% / 5% / N/A / 2.00%	N/A
			S&P 500 Average Daily Risk Control 10% USD Price Return Index	Annual	Annual Point-to-Point	Losses Covered After	5.00%	85.00%	N/A	1.00%	N/A	25.00% / 5% / N/A / 3.00%	N/A

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Nationwide Life Insurance Company Nationwide Financial	Nationwide Defined Protection [®] Annuity 2.0 (SPDA)	N/A	S&P 500	Annual	Annual Point-to-Point	Losses Covered After	10.00%	60.00%	N/A	0.00%	N/A	25.00% / 5% / N/A / 2.00%	N/A
			S&P 500	Annual	Annual Point-to-Point	Losses Covered After	10.00%	75.00%	N/A	1.50%	N/A	25.00% / 5% / N/A / 3.50%	N/A
			American Funds The Growth Fund of America: Class F-3	Annual	Annual Point-to-Point	Losses Covered After	10.00%	50.00%	N/A	0.00%	N/A	25.00% / 5% / N/A / 2.00%	N/A
			American Funds The Growth Fund of America: Class F-3	Annual	Annual Point-to-Point	Losses Covered After	10.00%	65.00%	N/A	1.50%	N/A	25.00% / 5% / N/A / 3.50%	N/A
			BlackRock Select Factor Index	Annual	Annual Point-to-Point	Losses Covered After	10.00%	245.00%	N/A	0.00%	N/A	25.00% / 5% / N/A / 2.00%	N/A
			BlackRock Select Factor Index	Annual	Annual Point-to-Point	Losses Covered After	10.00%	275.00%	N/A	1.00%	N/A	25.00% / 5% / N/A / 3.00%	N/A
			JP Morgan Mozaic II Index	Annual	Annual Point-to-Point	Losses Covered After	10.00%	280.00%	N/A	0.00%	N/A	25.00% / 5% / N/A / 2.00%	N/A
			JP Morgan Mozaic II Index	Annual	Annual Point-to-Point	Losses Covered After	10.00%	310.00%	N/A	1.00%	N/A	25.00% / 5% / N/A / 3.00%	N/A

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Nationwide Life Insurance Company Nationwide Financial	Nationwide Defined Protection [®] Annuity 2.0 (SPDA)	N/A	MSCI EAFE	Annual	Annual Point-to-Point	Losses Covered After	10.00%	95.00%	N/A	0.00%	N/A	25.00% / 5% / N/A / 2.00%	N/A
			MSCI EAFE	Annual	Annual Point-to-Point	Losses Covered After	10.00%	115.00%	N/A	1.50%	N/A	25.00% / 5% / N/A / 3.50%	N/A
			NYSE Zebra Edge	Annual	Annual Point-to-Point	Losses Covered After	10.00%	245.00%	N/A	0.00%	N/A	25.00% / 5% / N/A / 2.00%	N/A
			NYSE Zebra Edge	Annual	Annual Point-to-Point	Losses Covered After	10.00%	280.00%	N/A	1.00%	N/A	25.00% / 5% / N/A / 3.00%	N/A
			SG Macro Compass Index	Annual	Annual Point-to-Point	Losses Covered After	10.00%	270.00%	N/A	0.00%	N/A	25.00% / 5% / N/A / 2.00%	N/A
			SG Macro Compass Index	Annual	Annual Point-to-Point	Losses Covered After	10.00%	305.00%	N/A	1.00%	N/A	25.00% / 5% / N/A / 3.00%	N/A
			S&P 500 Average Daily Risk Control 10% USD Price Return Index	Annual	Annual Point-to-Point	Losses Covered After	10.00%	85.00%	N/A	0.00%	N/A	25.00% / 5% / N/A / 2.00%	N/A
			S&P 500 Average Daily Risk Control 10% USD Price Return Index	Annual	Annual Point-to-Point	Losses Covered After	10.00%	100.00%	N/A	1.00%	N/A	25.00% / 5% / N/A / 3.00%	N/A

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Nationwide Life Insurance Company Nationwide Financial	Nationwide Defined Protection[®] Annuity 2.0 (SPDA)	N/A	S&P 500	Annual	Annual Point-to-Point	No Downside Risk	100.00%	40.00%	N/A	0.00%	N/A	100.00% / 5% / N/A / 2.00%	N/A
			S&P 500	Annual	Annual Point-to-Point	No Downside Risk	100.00%	50.00%	N/A	1.50%	N/A	100.00% / 5% / N/A / 3.50%	N/A
			American Funds The Growth Fund of America: Class F-3	Annual	Annual Point-to-Point	No Downside Risk	100.00%	30.00%	N/A	0.00%	N/A	100.00% / 5% / N/A / 2.00%	N/A
			American Funds The Growth Fund of America: Class F-3	Annual	Annual Point-to-Point	No Downside Risk	100.00%	40.00%	N/A	1.50%	N/A	100.00% / 5% / N/A / 3.50%	N/A
			BlackRock Select Factor Index	Annual	Annual Point-to-Point	No Downside Risk	100.00%	95.00%	N/A	0.00%	N/A	100.00% / 5% / N/A / 2.00%	N/A
			BlackRock Select Factor Index	Annual	Annual Point-to-Point	No Downside Risk	100.00%	115.00%	N/A	1.00%	N/A	100.00% / 5% / N/A / 3.00%	N/A
			JP Morgan Mozaic II Index	Annual	Annual Point-to-Point	No Downside Risk	100.00%	105.00%	N/A	0.00%	N/A	100.00% / 5% / N/A / 2.00%	N/A
			JP Morgan Mozaic II Index	Annual	Annual Point-to-Point	No Downside Risk	100.00%	125.00%	N/A	1.00%	N/A	100.00% / 5% / N/A / 3.00%	N/A

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Nationwide Life Insurance Company Nationwide Financial	Nationwide Defined Protection[®] Annuity 2.0 (SPDA)	N/A	MSCI EAFE	Annual	Annual Point-to-Point	No Downside Risk	100.00%	50.00%	N/A	0.00%	N/A	100.00% / 5% / N/A / 2.00%	N/A
			MSCI EAFE	Annual	Annual Point-to-Point	No Downside Risk	100.00%	60.00%	N/A	1.50%	N/A	100.00% / 5% / N/A / 3.50%	N/A
			NYSE Zebra Edge	Annual	Annual Point-to-Point	No Downside Risk	100.00%	100.00%	N/A	0.00%	N/A	100.00% / 5% / N/A / 2.00%	N/A
			NYSE Zebra Edge	Annual	Annual Point-to-Point	No Downside Risk	100.00%	120.00%	N/A	1.00%	N/A	100.00% / 5% / N/A / 3.00%	N/A
			SG Macro Compass Index	Annual	Annual Point-to-Point	No Downside Risk	100.00%	100.00%	N/A	0.00%	N/A	100.00% / 5% / N/A / 2.00%	N/A
			SG Macro Compass Index	Annual	Annual Point-to-Point	No Downside Risk	100.00%	120.00%	N/A	1.00%	N/A	100.00% / 5% / N/A / 3.00%	N/A
			S&P 500 Average Daily Risk Control 10% USD Price Return Index	Annual	Annual Point-to-Point	No Downside Risk	100.00%	45.00%	N/A	0.00%	N/A	100.00% / 5% / N/A / 2.00%	N/A
			S&P 500 Average Daily Risk Control 10% USD Price Return Index	Annual	Annual Point-to-Point	No Downside Risk	100.00%	55.00%	N/A	1.00%	N/A	100.00% / 5% / N/A / 3.00%	N/A

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Nationwide Life Insurance Company Nationwide Financial	Nationwide Defined Protection [®] Annuity 2.0 (SPDA)	N/A	S&P 500	Three Years	Term End Point	Losses Covered After	5.00%	60.00%	N/A	0.00%	N/A	25.00% / 5% / N/A / 6.00%	N/A
			S&P 500	Three Years	Term End Point	Losses Covered After	5.00%	75.00%	N/A	1.50%	N/A	25.00% / 5% / N/A / 9.00%	N/A
			American Funds The Growth Fund of America: Class F-3	Three Years	Term End Point	Losses Covered After	5.00%	45.00%	N/A	0.00%	N/A	25.00% / 5% / N/A / 6.00%	N/A
			American Funds The Growth Fund of America: Class F-3	Three Years	Term End Point	Losses Covered After	5.00%	60.00%	N/A	4.50%	N/A	25.00% / 5% / N/A / 9.00%	N/A
			BlackRock Select Factor Index	Three Years	Term End Point	Losses Covered After	5.00%	205.00%	N/A	0.00%	N/A	25.00% / 5% / N/A / 6.00%	N/A
			BlackRock Select Factor Index	Three Years	Term End Point	Losses Covered After	5.00%	240.00%	N/A	3.00%	N/A	25.00% / 5% / N/A / 9.00%	N/A
			JP Morgan Mozaic II Index	Three Years	Term End Point	Losses Covered After	5.00%	225.00%	N/A	0.00%	N/A	25.00% / 5% / N/A / 6.00%	N/A
			JP Morgan Mozaic II Index	Three Years	Term End Point	Losses Covered After	5.00%	260.00%	N/A	3.00%	N/A	25.00% / 5% / N/A / 9.00%	N/A

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Nationwide Life Insurance Company Nationwide Financial	Nationwide Defined Protection[®] Annuity 2.0 (SPDA)	N/A	MSCI EAFE	Three Years	Term End Point	Losses Covered After	5.00%	95.00%	N/A	0.00%	N/A	25.00% / 5% / N/A / 6.00%	N/A
			MSCI EAFE	Three Years	Term End Point	Losses Covered After	5.00%	115.00%	N/A	4.50%	N/A	25.00% / 5% / N/A / 9.00%	N/A
			NYSE Zebra Edge	Three Years	Term End Point	Losses Covered After	5.00%	195.00%	N/A	0.00%	N/A	25.00% / 5% / N/A / 6.00%	N/A
			NYSE Zebra Edge	Three Years	Term End Point	Losses Covered After	5.00%	230.00%	N/A	3.00%	N/A	25.00% / 5% / N/A / 9.00%	N/A
			SG Macro Compass Index	Three Years	Term End Point	Losses Covered After	5.00%	225.00%	N/A	0.00%	N/A	25.00% / 5% / N/A / 6.00%	N/A
			SG Macro Compass Index	Three Years	Term End Point	Losses Covered After	5.00%	265.00%	N/A	3.00%	N/A	25.00% / 5% / N/A / 9.00%	N/A
			S&P 500 Average Daily Risk Control 10% USD Price Return Index	Three Years	Term End Point	Losses Covered After	5.00%	75.00%	N/A	0.00%	N/A	25.00% / 5% / N/A / 6.00%	N/A
			S&P 500 Average Daily Risk Control 10% USD Price Return Index	Three Years	Term End Point	Losses Covered After	5.00%	90.00%	N/A	3.00%	N/A	25.00% / 5% / N/A / 9.00%	N/A

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Rates Effective January 1, 2026

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Nationwide Life Insurance Company Nationwide Financial	Nationwide Defined Protection[®] Annuity 2.0 (SPDA)	N/A	S&P 500	Three Years	Term End Point	Losses Covered After	10.00%	65.00%	N/A	0.00%	N/A	25.00% / 5% / N/A / 6.00%	N/A
			S&P 500	Three Years	Term End Point	Losses Covered After	10.00%	80.00%	N/A	1.50%	N/A	25.00% / 5% / N/A / 9.00%	N/A
			American Funds The Growth Fund of America: Class F-3	Three Years	Term End Point	Losses Covered After	10.00%	50.00%	N/A	0.00%	N/A	25.00% / 5% / N/A / 6.00%	N/A
			American Funds The Growth Fund of America: Class F-3	Three Years	Term End Point	Losses Covered After	10.00%	65.00%	N/A	4.50%	N/A	25.00% / 5% / N/A / 9.00%	N/A
			BlackRock Select Factor Index	Three Years	Term End Point	Losses Covered After	10.00%	245.00%	N/A	0.00%	N/A	25.00% / 5% / N/A / 6.00%	N/A
			BlackRock Select Factor Index	Three Years	Term End Point	Losses Covered After	10.00%	285.00%	N/A	1.00%	N/A	25.00% / 5% / N/A / 9.00%	N/A
			JP Morgan Mozaic II Index	Three Years	Term End Point	Losses Covered After	10.00%	270.00%	N/A	0.00%	N/A	25.00% / 5% / N/A / 6.00%	N/A
			JP Morgan Mozaic II Index	Three Years	Term End Point	Losses Covered After	10.00%	310.00%	N/A	1.00%	N/A	25.00% / 5% / N/A / 9.00%	N/A

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Nationwide Life Insurance Company Nationwide Financial	Nationwide Defined Protection[®] Annuity 2.0 (SPDA)	N/A	MSCI EAFE	Three Years	Term End Point	Losses Covered After	10.00%	110.00%	N/A	0.00%	N/A	25.00% / 5% / N/A / 6.00%	N/A
			MSCI EAFE	Three Years	Term End Point	Losses Covered After	10.00%	135.00%	N/A	1.50%	N/A	25.00% / 5% / N/A / 9.00%	N/A
			NYSE Zebra Edge	Three Years	Term End Point	Losses Covered After	10.00%	230.00%	N/A	0.00%	N/A	25.00% / 5% / N/A / 6.00%	N/A
			NYSE Zebra Edge	Three Years	Term End Point	Losses Covered After	10.00%	270.00%	N/A	1.00%	N/A	25.00% / 5% / N/A / 9.00%	N/A
			SG Macro Compass Index	Three Years	Term End Point	Losses Covered After	10.00%	275.00%	N/A	0.00%	N/A	25.00% / 5% / N/A / 6.00%	N/A
			SG Macro Compass Index	Three Years	Term End Point	Losses Covered After	10.00%	320.00%	N/A	1.00%	N/A	25.00% / 5% / N/A / 9.00%	N/A
			S&P 500 Average Daily Risk Control 10% USD Price Return Index	Three Years	Term End Point	Losses Covered After	10.00%	80.00%	N/A	0.00%	N/A	25.00% / 5% / N/A / 6.00%	N/A
			S&P 500 Average Daily Risk Control 10% USD Price Return Index	Three Years	Term End Point	Losses Covered After	10.00%	100.00%	N/A	1.00%	N/A	25.00% / 5% / N/A / 9.00%	N/A

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Nationwide Life Insurance Company Nationwide Financial	Nationwide Defined Protection[®] Annuity 2.0 (SPDA)	N/A	S&P 500	Three Years	Term End Point	No Downside Risk	100.00%	50.00%	N/A	0.00%	N/A	100.00% / 5% / N/A / 6.00%	N/A
			S&P 500	Three Years	Term End Point	No Downside Risk	100.00%	60.00%	N/A	4.50%	N/A	100.00% / 5% / N/A / 9.00%	N/A
			American Funds The Growth Fund of America: Class F-3	Three Years	Term End Point	No Downside Risk	100.00%	40.00%	N/A	0.00%	N/A	100.00% / 5% / N/A / 6.00%	N/A
			American Funds The Growth Fund of America: Class F-3	Three Years	Term End Point	No Downside Risk	100.00%	50.00%	N/A	4.50%	N/A	100.00% / 5% / N/A / 9.00%	N/A
			BlackRock Select Factor Index	Three Years	Term End Point	No Downside Risk	100.00%	145.00%	N/A	0.00%	N/A	100.00% / 5% / N/A / 6.00%	N/A
			BlackRock Select Factor Index	Three Years	Term End Point	No Downside Risk	100.00%	175.00%	N/A	3.00%	N/A	100.00% / 5% / N/A / 9.00%	N/A
			JP Morgan Mozaic II Index	Three Years	Term End Point	No Downside Risk	100.00%	160.00%	N/A	0.00%	N/A	100.00% / 5% / N/A / 6.00%	N/A
			JP Morgan Mozaic II Index	Three Years	Term End Point	No Downside Risk	100.00%	185.00%	N/A	3.00%	N/A	100.00% / 5% / N/A / 9.00%	N/A

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Nationwide Life Insurance Company Nationwide Financial	Nationwide Defined Protection[®] Annuity 2.0 (SPDA)	N/A	MSCI EAFE	Three Years	Term End Point	No Downside Risk	100.00%	75.00%	N/A	0.00%	N/A	100.00% / 5% / N/A / 6.00%	N/A
			MSCI EAFE	Three Years	Term End Point	No Downside Risk	100.00%	90.00%	N/A	4.50%	N/A	100.00% / 5% / N/A / 9.00%	N/A
			NYSE Zebra Edge	Three Years	Term End Point	No Downside Risk	100.00%	140.00%	N/A	0.00%	N/A	100.00% / 5% / N/A / 6.00%	N/A
			NYSE Zebra Edge	Three Years	Term End Point	No Downside Risk	100.00%	165.00%	N/A	3.00%	N/A	100.00% / 5% / N/A / 9.00%	N/A
			SG Macro Compass Index	Three Years	Term End Point	No Downside Risk	100.00%	155.00%	N/A	0.00%	N/A	100.00% / 5% / N/A / 6.00%	N/A
			SG Macro Compass Index	Three Years	Term End Point	No Downside Risk	100.00%	185.00%	N/A	3.00%	N/A	100.00% / 5% / N/A / 9.00%	N/A
			S&P 500 Average Daily Risk Control 10% USD Price Return Index	Three Years	Term End Point	No Downside Risk	100.00%	60.00%	N/A	0.00%	N/A	100.00% / 5% / N/A / 6.00%	N/A
			S&P 500 Average Daily Risk Control 10% USD Price Return Index	Three Years	Term End Point	No Downside Risk	100.00%	70.00%	N/A	3.00%	N/A	100.00% / 5% / N/A / 9.00%	N/A

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								4.00%					
								N/A					
		<p>Other Crediting Strategy Information</p> <p>Only allowed to have ten structured strategies at any one time.</p> <p>Structured strategies provide the ability to lock-in the value of an indexing method at any time during the term, whether a gain or a loss provided the index performance is greater than the level of the floor. Strategies can be locked in all at once or at different times. Only one lock-in per strategy may occur during a structured strategy's term. Once a lock-in has occurred, no additional indexed gains or losses will be credited for that structured strategy's term and the strategy Account Value will be transferred to the Fixed Account until the next policy anniversary.</p> <p>Participation Rate rate applies to both a positive and negative index return, which may have the effect of increasing both gains and losses.</p> <p>A structured strategies spread will never be more than 2% annualized higher than the initial strategies spread. For a three year term the spread will never be more than 9.00%. A spread may result in a negative return.</p> <p>Transfers between structured strategies may occur at the end of a term.</p> <p>The daily adjustment is a calculation, used for determining the Interim Value for each Indexing Method, which is used in calculating withdrawals, surrenders, lock-ins and Death Benefits. The daily adjustment percentage is equal to the:</p> <p>Greater of:</p> <ol style="list-style-type: none"> 1. The "Protection Level", less 100%, or 2. The "Daily Protection Level" percentage. <p>The "Protection Level" is equal to the amount of downside protection for a strategy. If a strategy has a 5.00% floor, the Protection Level is 95.00%. The calculation includes a hypothetical derivatives value, incorporating the participation rate and any spread to create a present value plus fixed income proxy, which incorporates the time remaining in the term, a hypothetical fair value as of the start date of the term, less trading costs.</p>											