



Nationwide[®]
is on your side

Nationwide
Platinum Edge[®]

Client guide

Focus on what really matters in retirement

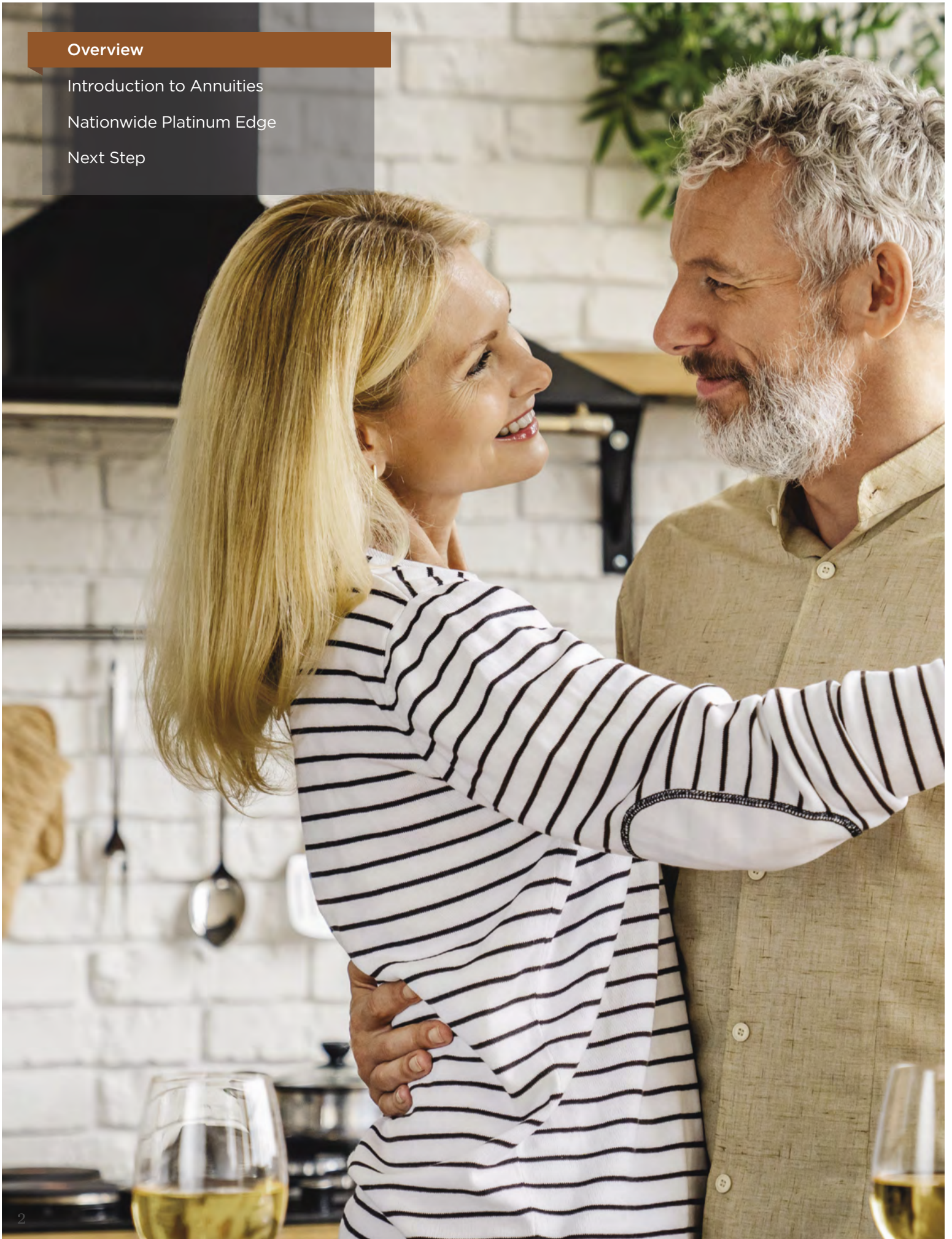
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A photograph of a person's hands clasped together in a kitchen setting. The person is wearing a light-colored, textured shirt and a black watch. The background shows a white brick wall, a wooden countertop, and a potted plant with red flowers.

When it comes to retirement, guarantees may be more important than ever

Today, people are retiring earlier and living longer. That can mean more time to savor life.

But you'll still have to pay the bills, and you'll need income to do it. Knowing your assets are protected can go a long way toward giving you the freedom to focus on what really matters in retirement.

That's where a modified guaranteed annuity, such as Nationwide Platinum Edge, may help. It's a protection and accumulation product to help you plan for tomorrow.

All guarantees are subject to the claims-paying ability of the issuing insurance company.

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Choose a solution to help you plan for tomorrow

This annuity can offer unique advantages that may help you protect your assets in retirement. Let's start with the basics.

What is an annuity with a market value adjustment feature?

An annuity is a contract you buy from an insurance company to help you accumulate assets for retirement. Fixed annuities with a **market value adjustment (MVA)** feature allow you to split your investment among several different guarantee periods that offer different interest rates—typically, the longer the period, the higher the interest rate. You'll earn a set, guaranteed interest rate as long as you don't take withdrawals before the end of the period. This type of annuity may be appropriate for individuals who are looking for the potential to earn higher interest rates than traditional fixed investments.

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. Investing involves risk, including loss of principal.

Definitions for boldfaced words are at the bottom of each page.

► **market value adjustment (MVA):** An amount that's added to or subtracted from withdrawals you may take, depending on changes in interest rates. For more details on market value adjustments, see Page 12.

How can a fixed annuity help manage retirement risks?

You might be wondering how a fixed annuity can help mitigate the risks you'll face in retirement. Let's take a look.

Fixed annuities offer:

Principal and interest rate guarantees

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

Tax advantages

Fixed annuities may offer 100% tax deferral, so all your earnings may grow tax deferred.¹

Minimal risk exposure

Fixed annuities can help you accumulate funds for retirement without exposing your hard-earned money to market risk.

Income protection

During retirement, you can receive income through flexible payout options, including an option to receive income for life.² See Page 14 for more information.

¹ Nationwide and its representatives do not give legal or tax advice. An attorney or tax advisor should be consulted for answers to specific questions.

² If you withdraw money before the contract matures, surrender charges may apply. Also, an IRS penalty may apply if you take a withdrawal before age 59½, and any withdrawal may be subject to ordinary income tax.

► **contingent deferred sales charge (CDSC):** A fee you may be charged if you take money from your contract before a specified time. In California, CDSC is known as a surrender charge.

► **principal:** The total amount of money you've invested in your fixed annuity.

Your interest rates come with guarantees and flexibility.

You can split your money among a number of guarantee periods or put it all in the one period that best fits your investment time horizon. Your interest rate is guaranteed as long as you don't take a withdrawal before the end of the guarantee period. (Guarantee period availability may vary by state and firm.)

Tax deferral helps your contract value grow.

Your annuity value may grow tax deferred. This has the potential to increase your **contract value**. Here's how it works:

- Your account value earns interest
- Your interest earns interest
- You earn interest on the money you would've otherwise paid in taxes

If the interest earned in an annuity weren't tax deferred, you'd have to pay taxes on it. But because it's tax deferred, that money stays in the annuity — deferring taxes while you accumulate more assets.

Over time, tax-deferred growth can build a larger account value than that of a similar taxable account achieving the same rate of interest. Tax laws are complex and subject to change. Some entities may not have tax deferral status. Please consult your tax advisor before making any decisions.

You have access to your money if you need it.

Fixed annuities are designed for long-term planning purposes. However, unexpected emergencies do happen. In the event you need to withdraw some of your money, you can.

It's important to keep in mind that some **withdrawals** or distributions may be subject to a CDSC and MVA as well as ordinary income tax at any age during the specified term of the contract. If you aren't age 59½, you may have to pay a 10% early withdrawal federal tax penalty.

► **contract value:** The value of your contract; it does not reflect a CDSC or MVA.

► **withdrawals:** Payments you take from an annuity while keeping the rest of your contract invested.

The income options are up to you.

You can receive income payments throughout your lifetime, or for a specific period of time, from your fixed annuity through **annuitization**. When you annuitize, you can choose to receive payments monthly, quarterly, semiannually or annually. Or you can choose to take a lump-sum payment minus any taxes and charges that apply. It's your choice.

You can transfer your assets without probate.

The probate process can be lengthy and costly. With a fixed annuity, however, as the contract owner and annuitant, you can be assured that the money will be paid directly to the beneficiary you name. It will not be involved in any probate proceeding. If the owner and annuitant are not the same, assets may be distributed differently and CDSC may apply.

It's best to know the costs.

Traditionally, fixed annuities have no internal expenses, no money-management fees, no upfront sales charges and no annual fees. Under certain circumstances, however, there may be a charge if you withdraw funds before a specified date, which varies by product. Please read your contract carefully for details about limitations, conditions and withdrawal charges.

You can supplement your employer's plan.

Nonqualified annuities allow you to set aside additional funds for retirement that may grow tax deferred without imposing contribution limits that are in place on employer-sponsored retirement plans or IRAs. You won't be subjected to any income limitations or contribution limits,³ but keep in mind that your contributions to a nonqualified annuity are made on an after-tax basis.

By supplementing your retirement assets with a nonqualified fixed annuity, you may help ensure that you don't outlive your money. And when you consider all of the unknown economic surprises that can happen, it's comforting to have an income source you can rely on during retirement.

³ Total cumulative contributions may not exceed \$1 million without written consent from Nationwide.

► **annuitization:** A process that converts your contract value into regular income payments.



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How Nationwide Platinum Edge[®] may help

Getting answers to your questions is an important part of the process

The following pages contain product highlights with detailed explanations about Nationwide Platinum Edge. They're meant to help you and your insurance professional talk about the product and its features, and to determine how it may help you achieve your long-term goals.

So go ahead and ask your questions. We want to make sure you feel confident that you're making a wise choice for your future.

Q: What is Nationwide Platinum Edge?

A: Nationwide Platinum Edge is a flexible-**purchase-payment** modified guaranteed annuity.

Q: Why would I want to own this contract?

A: If you're looking to protect your money but want the potential to earn higher interest rates than traditional fixed investments, Nationwide Platinum Edge may be right for you. It offers a variety of guaranteed interest rate periods so you can choose the period that best suits your needs. It also offers you the ability to create a stream of income for life or for a specific time period through annuitization.

► **purchase payment:** The money you pay into an annuity.

Q: How does it work?

A: When you place your money in a Nationwide Platinum Edge contract, you'll allocate your purchase payment into one or any combination of eight interest rate periods. After you've selected the rate period(s), you'll earn a guaranteed interest rate as long as you don't take withdrawals before the end of the period. (You can shift investments midperiod, but a market value adjustment and contingent deferred sales charge may apply.) Before each guarantee period ends, you'll receive notifications so you can reallocate your money into a new period.

Q: Are there any age limits?

A: You can be a **contract owner** at any age, and you can be an **annuitant** through age 85.

Q: What types of contracts are available?

A: Nonqualified, IRA, IRA rollover, Roth IRA, SEP IRA, CRT, SIMPLE IRA and 401(a) investment only.

Q: What's the minimum amount needed to open a contract?

A: \$10,000: Nonqualified / \$2,000: IRAs and Roth IRAs

You can add money to your contract with minimum subsequent payments of \$1,000 (\$100 minimum for electronic transfer of funds; electronic funds less than \$1,000 are held in the transition account until the \$1,000 minimum investment is met).

Q: What are the interest rate guarantees offered to me?

A: Nationwide Platinum Edge offers eight guarantee periods: 3, 4, 5, 6, 7, 8, 9 and 10 years. You'll earn a guaranteed interest rate as long as you don't take withdrawals before the end of the period. After the rate period expires, you can:

- Reallocate your money into another guarantee period; a new CDSC and MVA schedule would apply
- Withdraw your money⁴
- Annuitize your contract to create a stream of income⁴

⁴ Any distributions, including annuitization, that occur prior to age 59½ may be subject to a 10% early withdrawal federal tax penalty.

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- ▶ **contract owner:** The person who controls the contract, including the right to designate and change the annuity payment option and beneficiaries; the contract owner may be different from the annuitant.
 - ▶ **annuitant:** The person whose life is insured by an annuity.

Q: How do market value adjustments work?

A: If you withdraw money before the end of a guarantee period, a market value adjustment may apply. Depending on how interest rates have changed since you chose the guarantee period, a market value adjustment could add or subtract value from your annuity. Generally speaking:

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

Q: What is the transition account?

A: The transition account temporarily holds your investments while you decide how to allocate them. While this account is not designed for long-term investing, your funds still earn a minimal interest rate, which is set monthly by Nationwide. The transition account also houses investments when a guarantee period ends, giving you a chance to decide where to place your money next. There are no state premium taxes or fees on transfers when you move investments into a guarantee period.

Q: Is my money guaranteed?

A: Yes, your money is protected and guaranteed not to decrease in value as long as you don't take any withdrawals during the guarantee period.

Q: What will it cost me?

A: There aren't any annual contract or administrative fees. However, if you need to withdraw more than the free withdrawal amount, you may have to pay a CDSC. Withdrawals may also be subject to a market value adjustment, which could result in money being subtracted from your withdrawal. If distributions occur prior to age 59½, you may be subject to a 10% early withdrawal federal tax penalty.

Q: What if I need access to my money?

A: Although Nationwide Platinum Edge is designed to help you meet your long-term financial goals, 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 and the market value adjustment that may be charged. Also, keep in mind that these could vary by state and firm. Contingent deferred sales charges expire at the end of each guarantee period. A new CDSC and MVA schedule begins with each subsequent guarantee period. The CDSC schedule, calculated on the contract value, is:

CDSC percentage by year										
Guarantee period	Year									
	1	2	3	4	5	6	7	8	9	10
3-year	5%	5%	4%							
4-year	5%	5%	4%	4%						
5-year	5%	5%	4%	4%	3%					
6-year	5%	5%	4%	4%	3%	3%				
7-year	5%	5%	4%	4%	3%	3%	2%			
8-year	5%	5%	4%	4%	3%	3%	2%	2%		
9-year	5%	5%	4%	4%	3%	3%	2%	2%	1%	
10-year	5%	5%	4%	4%	3%	3%	2%	2%	1%	1%

Q: How can I withdraw my money penalty free?

A: Nationwide Platinum Edge allows CDSC-free access to your money when:

- Withdrawing up to 10% of the contract value (noncumulative) per year (a market value adjustment applies); withdrawals must be a minimum of \$100⁵
- Withdrawing money from the transition account (no market value adjustment)

Nationwide Platinum Edge offers a CDSC waiver for money in a guarantee period when:

- Confined to a nursing home or long-term care facility for a continuous 180-day period; confinement must begin while the contract is in force; the feature may not be available in all states; a market value adjustment applies
- The annuitant dies; the market value adjustment is waived
- The contract is annuitized after two years; a market value adjustment applies
- An IRA minimum distribution is taken; a market value adjustment applies

⁵ Any distributions, including annuitization, that occur prior to age 59½ may be subject to a 10% early withdrawal federal tax penalty.

Q: How will my withdrawals be taxed?

A: Withdrawals at any age will be subject to ordinary income tax. If you withdraw your money before age 59½, you may have to pay a 10% early withdrawal federal tax penalty in addition to ordinary income taxes. Also, if you annuitize or surrender your contract, a state premium tax may apply (where applicable) and will be deducted from your contract value.

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Q: Can this product generate income for me in the future?

A: Yes. You have many options to create income through annuitization based on your contract value, including:

- Life annuity—regular payments will be made during the entire life of the annuitant
- Life annuity with period certain—regular payments will be made for the longer of the entire life of the annuitant or a guarantee period of 10 or 20 years (the duration is selected by the contract owner); if the annuitant dies during the guarantee period, the beneficiary will receive the remaining guaranteed payments
- Joint and survivor annuity—regular payments will be made during the annuitant’s life plus the life of the surviving spouse

Q: How is my death benefit calculated?

A: Your **death benefit** will be the current contract value at the time Nationwide received all required paperwork in good order. The value is determined by adding all interest earned to your purchase payment minus any previous withdrawals and applicable market value adjustments.

Q: How does Nationwide Platinum Edge help my beneficiary?

A: Annuities allow you to name a beneficiary. If a joint owner or contingent owner is not named on the contract, this feature allows your annuity assets to be paid directly to your beneficiary and may avoid the probate process. It’s important to know that assets transferable at death may be subject to taxes and possible CDSC.

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Your next step

For more information about Nationwide Platinum Edge, contact your insurance professional today.



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This material is not a recommendation to buy, sell, hold or roll over any asset, adopt a financial strategy or use a particular account type. It does not take into account the specific investment objectives, tax and financial condition or particular needs of any specific person. 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.

Guarantees and protections are subject to the claims-paying ability of the issuing insurance company.

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

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