



Company	Nationwide Life Insurance Company Nationwide Financial
A.M Best Rating	A+
Standard and Poor's Rating	A+
Product Type	Variable
Product	Nationwide Personal IncomeSM Annuity (FPDA first six months only)
Policy Form Number	ICC22-VACC-0120AOCV
Distribution Channels Sold In	B/D: Full Service National
Product Launch Date	2/13/2023
Bonus	N/A
Surrender Charge	5 Years 2.00, 2.00, 2.00, 2.00, 2.00, 0.00%
Share Class	B Share
Mortality and Expense Charge (M&E)	0.90% Assessed daily Applied to the variable subaccounts only
Product Fee	N/A
Administration Charge	N/A
Other Charge	N/A
*Total Annual Expense	0.90%
Annual Contract Fee	N/A
Annual Contract Fee Waived At	N/A
Minimum Guarantee/ Minimum Guaranteed Surrender Value	N/A
Strategies / Subaccounts Offered	0 Indexed, 0 Structured, 2 Variable, 0 Fixed

© 2026 Wink, Inc. All Rights Reserved. The Product Features, Rates, and Availability May Vary by Age and State; Consult the Insurance Company, Policy Form, or Prospectus for Full Details. The Information Provided Herein is Believed Accurate, but Not Warranted for Correctness, Completeness, or Accuracy. Wink, Inc. Shall Not be Responsible for Any Opinions, Trading Decisions, Damages, or Other Losses Resulting From, or Related to This Information, Data, Analyses, or Their Use. This Report Does Not Constitute Investment Advice, and is Not an Offer to Buy or Sell a Security. This Report is Provided Solely for Informational Purposes, is Considered Supplemental Literature, and Must be Preceded by/Accompanied by a Prospectus, Contract, or Disclosure Statement. Information Herein Includes Confidential and Proprietary Information of Wink, Inc. This Information May Not Be Copied or Redistributed.



Company	Nationwide Life Insurance Company Nationwide Financial
Product	Nationwide Personal IncomeSM Annuity (FPDA first six months only)
Net Subaccount Fee Range	0.28 - 0.66%
Free Transfers per Year	N/A
Transfer Fee	N/A
Rate Banding	N/A
Current Fixed Account Rate(s)	N/A
Upcoming Fixed Account Rate(s)	N/A
Other Crediting Strategy Information	N/A
Penalty-Free Withdrawals	10% of Remaining Premium immediately
Death Benefit	Greater of: Full Account Value or Premiums Paid, adjusted for withdrawals
Surrender Charge Waivers Available	Nursing Home Terminal Illness
Available Plan Types	IRA, NQ, Roth IRA, SEP IRA, SIMPLE IRA
Issue Ages	0 - 80
Minimum Initial Premiums	Q/NQ \$50,000
Minimum Subsequent Premium	N/A
Guaranteed Lifetime Withdrawal Benefit (GLWB)	Actively Marketed Nationwide Retirement Income Rider III
Guaranteed Minimum Withdrawal Benefit (GMWB)	N/A
Guaranteed Minimum Accumulation Benefit (GMAB)	N/A

© 2026 Wink, Inc. All Rights Reserved. The Product Features, Rates, and Availability May Vary by Age and State; Consult the Insurance Company, Policy Form, or Prospectus for Full Details. The Information Provided Herein is Believed Accurate, but Not Warranted for Correctness, Completeness, or Accuracy. Wink, Inc. Shall Not be Responsible for Any Opinions, Trading Decisions, Damages, or Other Losses Resulting From, or Related to This Information, Data, Analyses, or Their Use. This Report Does Not Constitute Investment Advice, and is Not an Offer to Buy or Sell a Security. This Report is Provided Solely for Informational Purposes, is Considered Supplemental Literature, and Must be Preceded by/Accompanied by a Prospectus, Contract, or Disclosure Statement. Information Herein Includes Confidential and Proprietary Information of Wink, Inc. This Information May Not Be Copied or Redistributed.



Company	Nationwide Life Insurance Company Nationwide Financial
Product	Nationwide Personal IncomeSM Annuity (FPDA first six months only)
Guaranteed Minimum Death Benefit (GMDB)	N/A
Guaranteed Minimum Income Benefit (GMIB)	N/A
Other	Optional Enhanced Surrender Value for Terminal Illness option provides an enhanced Cash Surrender Value after the first policy anniversary if the policyowner or annuitant is diagnosed with a terminal illness and has a life expectancy of 12 month or less. Option ensures that if the Account Value is less than the standard policy Death Benefit, the Account Value will be increased to the standard policy Death Benefit and the amount will be payable to the policyowner. Must be contracted through <i>Fidelity Advisors</i> to sell this product.
State Approvals	Variations Approved In: CA, FL States Not Approved In: NY
Street Level Compensation	To be determined by Broker Dealer
Data thought to be current as of:	5/1/2025

* 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.



Company	Product	Subaccounts Offered	Subaccount Fund Manager	Net Expense Ratio
Nationwide Life Insurance Company Nationwide Financial	Nationwide Personal IncomeSM Annuity (FPDA first six months only)	Fidelity VIP FundsManager 60% Portfolio Investor Class	Fidelity Management & Research Company	0.66%
		Fidelity VIP Government Money Market Portfolio Investor Class	Fidelity Management & Research Company	0.28%
Other Crediting Strategy Information		Fidelity VIP Government Money Market Portfolio is not available for direct allocation.		



Nationwide Retirement Income Rider III

Guaranteed Lifetime Withdrawal Benefit

Company	Nationwide Life Insurance Company
Benefit Name	Nationwide Retirement Income Rider III
Products Available On	Nationwide Personal Income SM Annuity
Is Benefit a Rider?	Yes
Benefit Launch Date	1/29/2024
Can Benefit Be Terminated?	No
Benefit Issue Ages	45 - 80
Minimum Age at Which GLWB Payments Can Commence	59.5
Waiting Period to Exercise Benefit	N/A
Step-Up	Yes
Step-Up Frequency	Annually
Spousal Continuation	No
Benefit Base Bonus on GLWB	N/A
Increasing Income after Income Commencement	No
Current Annual Benefit Charge	1.30%
Maximum Annual Benefit Charge	1.30%
Charge Frequency	Annually
Charge Based on	Benefit Base
Rollup Interest Type	Simple
Rollup	5.00%
Initial Rollup Period	10 Years
Reset on Rollup Period Permitted	No
Maximum Rollup Period	10 Years

© 2026 Wink, Inc. All Rights Reserved. The Product Features, Rates, and Availability May Vary by Age and State; Consult the Insurance Company, Policy Form, or Prospectus for Full Details. The Information Provided Herein is Believed Accurate, but Not Warranted for Correctness, Completeness, or Accuracy. Wink, Inc. Shall Not be Responsible for Any Opinions, Trading Decisions, Damages, or Other Losses Resulting From, or Related to This Information, Data, Analyses, or Their Use. This Report Does Not Constitute Investment Advice, and is Not an Offer to Buy or Sell a Security. This Report is Provided Solely for Informational Purposes, is Considered Supplemental Literature, and Must be Preceded by/Accompanied by a Prospectus, Contract, or Disclosure Statement. Information Herein Includes Confidential and Proprietary Information of Wink, Inc. This Information May Not Be Copied or Redistributed.



Nationwide Retirement Income Rider III

Guaranteed Lifetime Withdrawal Benefit

Company	Nationwide Life Insurance Company
Benefit Name	Nationwide Retirement Income Rider III
Impact of Withdrawals Prior to Income Commencement	Pro Rata
Impact of Excess Withdrawals After Income Commencement	Pro Rata
Investment Restrictions	N/A
Benefit Conflicts	N/A



Company	Nationwide Life Insurance Company
Benefit Name	Nationwide Retirement Income Rider III
<p>Guaranteed Lifetime Withdrawal Benefit</p>	<p>Mandatory Nationwide Retirement Income Rider guarantees annual withdrawals at a specified level (see below*), regardless if the Account Value goes to zero. Guaranteed 5.00% annual increase (simple interest) on Benefit Base over 10-year accumulation period or until income commencement. Prior to the income commencement the Benefit Base is equal to the:</p> <p style="text-align: center;">Greater of:</p> <p>1. Highest Anniversary Value, plus any additional Premiums Paid, adjusted for withdrawals, or 2. Premiums Paid increased at 5.00% rollup rate for 10-year accumulation period, plus any additional Premiums Paid received after the initial 10 years, less adjustment for withdrawals.</p> <p>Early withdrawals can be taken prior to the life income age being reached. Early withdrawals do not stop the 5.00% rollup. The Highest Anniversary Value, the current rollup Benefit Base and the initial rollup Benefit Base are adjusted Pro Rata at the time of the withdrawal and the Rollup Benefit Base continues to accumulate at the 5.00% rollup rate thereafter. After the lifetime income age has been reached, one withdrawal can be taken, after the first contract anniversary and prior to commencing lifetime income. The Highest Anniversary Value and the current rollup Benefit Base and the adjusted initial rollup Benefit Base are adjusted Pro Rata at the time of the withdrawal and the Rollup Benefit Base continues to accumulate at the 5.00% rollup rate thereafter.</p> <p>Lifetime withdrawals are based on the calendar year, rather than on a rider year. If lifetime income is commenced in year 1, a pro-rated amount of the Guaranteed Withdrawal Amount will be available. Any lifetime income not withdrawn may be carried forward and withdrawn first in the next calendar year. Any unwithdrawn lifetime income not taken by the end of the following year will be forfeited.</p> <p>Automatic step-ups annually if the Account Value is exceeds the Benefit Base. If the Joint Life option is elected, annual rider charge of 1.30% is deducted annually from the Account Value, based on the Benefit Base. The Joint Life Income % is based on the youngest Designated Life. Prior</p>



Nationwide Retirement Income Rider III

Guaranteed Lifetime Withdrawal Benefit

Company	Nationwide Life Insurance Company
Benefit Name	Nationwide Retirement Income Rider III
	to the first withdrawal, the Joint Life Option may be added due to a marriage or terminated due to a divorce. Rider cannot be terminated at client's request. Rider will terminate if an excess withdrawal reduces the Account Value to zero or for certain ownership changes.
Benefit Payout Table	<p><u>*Income % Based on Age of Commencement</u> (Single Life / Joint Life) Ages 59.5 - 60 = 5.60% / 5.10% Ages 60 - 64 = 5.60% / 5.10% Ages 65 - 69 = 6.45% / 5.95% Ages 70 - 74 = 7.00% / 6.50% Ages 75 - 79 = 7.40% / 6.90% Ages 80+ = 7.80% / 7.30%</p>
Benefit Close Date	N/A