Company	**Nationwide Life Insurance Company** Nationwide Financial
A.M Best Rating	A+
Standard and Poor's Rating	A+
Product Type	Variable
Product	**Nationwide Personal Income℠ Annuity New York** (FPDA first six months only)
Policy Form Number	VACC-0120NYCV
Distribution Channels Sold In	B/D: Full Service National
Product Launch Date	11/1/2023
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

Company	**Nationwide Life Insurance Company** Nationwide Financial
Product	**Nationwide Personal Income℠ Annuity New York** (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	N/A
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 NY II
Guaranteed Minimum Withdrawal Benefit (GMWB)	N/A
Guaranteed Minimum Accumulation Benefit (GMAB)	N/A

Company	**Nationwide Life Insurance Company** Nationwide Financial
Product	**Nationwide Personal Income℠ Annuity New York** (FPDA first six months only)
Guaranteed Minimum Death Benefit (GMDB)	N/A
Guaranteed Minimum Income Benefit (GMIB)	N/A
Other	Must be contracted through *Fidelity Advisors* to sell this product.
State Approvals	**States Not Approved In:** AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY
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 Income℠ Annuity New York** (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.		

Company	**Nationwide Life Insurance Company**
Benefit Name	**Nationwide Retirement Income Rider NY II**
Products Available On	Nationwide Personal Income℠ Annuity New York
Is Benefit a Rider?	Yes
Benefit Launch Date	1/29/2024
Can Benefit Be Terminated?	No
Benefit Issue Ages	50 - 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

Company	Nationwide Life Insurance Company
Benefit Name	Nationwide Retirement Income Rider NY II
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 NY II
Guaranteed Lifetime Withdrawal Benefit	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: **Greater of:** 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. 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. 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. 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

Company	Nationwide Life Insurance Company
Benefit Name	Nationwide Retirement Income Rider NY II
	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.
Benefit Payout Table	***Income % Based on Age of Commencement** (Single Life / Joint Life) Ages 59.5 - 60 = 5.35%/ 4.85% Ages 60 - 64 = 5.35%/ 4.85% Ages 65 - 69 = 6.25%/ 5.75% Ages 70 - 74 = 7.00%/ 6.50% Ages 75 - 79 = 7.60%/ 7.10% Ages 80 - 84 = 8.30%/ 7.80% Ages 85 - 89 = 9.15%/ 8.65% Ages 90 - 94 = 10.25%/ 9.75% Ages 95+ = 11.70%/ 11.20%
Benefit Close Date	N/A