



Company	Nationwide Life Insurance Company Nationwide Financial
A.M Best Rating	A+
Standard and Poor's Rating	A+
Product Type	Fixed Indexed
Product	Nationwide Indexed Principal Protection (FPDA)
Policy Form Number	NRCC-0159AO
Distribution Channels Sold In	Worksite
Product Launch Date	12/8/2020
Bonus	N/A
Surrender Charge	N/A +/- Market Value Adjustment (MVA)
Share Class	N/A
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	Minimum Guaranteed Interest Rate 0.00% on Indexed Strategy
Strategies / Subaccounts Offered	1 Indexed, 0 Structured, 0 Variable, 0 Fixed
Net Subaccount Fee Range	N/A
Free Transfers per Year	N/A

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Company	Nationwide Life Insurance Company Nationwide Financial
Product	Nationwide Indexed Principal Protection (FPDA)
Transfer Fee	N/A
Rate Banding	No Banding
Current Fixed Account Rate(s)	N/A
Upcoming Fixed Account Rate(s)	N/A
Other Crediting Strategy Information	At the time of each payroll deduction or lump-sum exchange, money allocated to this annuity goes into an interest account, which earns a nominal interest rate of 0.50%. At the beginning of each calendar quarter, all the money in the interest account is automatically swept into a new index bucket. It's possible to have up to four index buckets at any given time. Each index bucket has its own cap rate and has a maturity of one year.
Penalty-Free Withdrawals	Fully Liquid
Death Benefit	Full Account Value
Surrender Charge Waivers Available	N/A
Available Plan Types	401(a), 401(k), 457(b)
Issue Ages	18 - 100
Minimum Initial Premiums	N/A
Minimum Subsequent Premium	N/A
Guaranteed Lifetime Withdrawal Benefit (GLWB)	N/A
Guaranteed Minimum Withdrawal Benefit (GMWB)	N/A
Guaranteed Minimum Accumulation Benefit (GMAB)	N/A



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Guaranteed Minimum Death Benefit (GMDB)	N/A
Guaranteed Minimum Income Benefit (GMIB)	N/A
Other	<p>A Market Value Adjustment (MVA) applies if the plan sponsor decides to terminate the contract and chooses the immediate lump-sum payout option.</p> <p>Equity wash provision requires exchanges from this annuity, to a competing investment option, to first be directed to any other investment option not designated as a competing option for a period of time, usually 90 days.</p> <p>Annuity is portable.</p>
State Approvals	States Not Approved In: NY
Street Level Compensation	Channel Specific Product Not Available
Data thought to be current as of:	12/8/2020

* 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 December 8, 2020

Company	Product	Rate Banding	Indices Offered	Index Crediting Frequency	Indexing Method	Current Participation Rate(s)	Current Cap Rate(s)	Current Spread Rate(s)	Fee for Indexing Method	Guaranteed Participation Rate / Cap / Spread	Performance Triggered Declared Rate
Nationwide Life Insurance Company Nationwide Financial	Nationwide Indexed Principal Protection (FPDA)	N/A	S&P 500 Average Daily Risk Control 5% USD Excess Return Index	Annual	Annual Point-to-Point	100.00%	9.50%	N/A	N/A	N/A / N/A / N/A	N/A
Current Fixed Account Rate(s)		N/A									
Upcoming Fixed Account Rate(s)		N/A									
Other Crediting Strategy Information		At the time of each payroll deduction or lump-sum exchange, money allocated to this annuity goes into an interest account, which earns a nominal interest rate. At the beginning of each calendar quarter, all the money in the interest account is automatically swept into a new index bucket. It's possible to have up to four index buckets at any given time. Each index bucket has its own cap rate and has a maturity of one year. ☒									