



Company	Nationwide Life Insurance Company Nationwide Financial
A.M Best Rating	A+
Standard and Poor's Rating	A+
Product Type	Variable
Product	Nationwide DestinationSM All American Gold 2.0 (FPDA)
Policy Form Number	ICCI-VAC-0117AOCV.1
Distribution Channels Sold In	B/D: Full Service National B/D: Independent Bank
Product Launch Date	6/11/2012
Bonus	0.50% On all premiums of \$500,000 - \$999,999 1.00% On all premiums \$1,000,000+
Surrender Charge	7 Years 7.00, 7.00, 6.00, 5.00, 4.00, 3.00, 2.00, 0.00%
Share Class	B Share
Mortality and Expense Charge (M&E)	0.95% Assessed daily
Product Fee	N/A
Administration Charge	0.20%
Other Charge	N/A
*Total Annual Expense	1.15%
Annual Contract Fee	\$30

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Product	Nationwide DestinationSM All American Gold 2.0 (FPDA)
Annual Contract Fee Waived At	\$50,000
Minimum Guarantee/ Minimum Guaranteed Surrender Value	N/A
Strategies / Subaccounts Offered	0 Indexed, 0 Structured, 118 Variable, 1 Fixed
Net Subaccount Fee Range	0.40 - 2.37%
Free Transfers per Year	N/A
Transfer Fee	N/A
Rate Banding	No Banding
Current Fixed Account Rate(s)	1.60%
Upcoming Fixed Account Rate(s)	N/A
Other Crediting Strategy Information	6.00% six-month DCA 3.00% 12-month DCA
Penalty-Free Withdrawals	10% of Remaining Premiums Paid 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	N/A
Issue Ages	0 - 85
Minimum Initial Premiums	NQ \$5,000 Q \$3,000
Minimum Subsequent Premium	Q/NQ \$500 EFT \$50 Monthly

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Company	Nationwide Life Insurance Company Nationwide Financial
Product	Nationwide DestinationSM All American Gold 2.0 (FPDA)
Guaranteed Lifetime Withdrawal Benefit (GLWB)	Actively Marketed Nationwide Lifetime Income Rider Plus Accelerated XI Nationwide Lifetime Income Rider Plus Core XI Nationwide Lifetime Income Rider Plus Max XI
Guaranteed Minimum Withdrawal Benefit (GMWB)	N/A
Guaranteed Minimum Accumulation Benefit (GMAB)	N/A
Guaranteed Minimum Death Benefit (GMDB)	Actively Marketed Beneficiary Protector II Option One-Month Enhanced Death Benefit Option II One-Year Enhanced Death Benefit Option II Combination Enhanced Death Benefit III Option
Guaranteed Minimum Income Benefit (GMIB)	N/A
Other	Subsequent Premiums may not be allowed if the Nationwide Lifetime Income Capture option is elected. Subsequent Premiums may be limited to \$50,000 per year if either the Nationwide Lifetime Income Rider or Nationwide Lifetime Income Track option are elected.
State Approvals	Variations Approved In: CA States Not Approved In: NY
Street Level Compensation	To be determined by Broker Dealer
Data thought to be current as of:	2/23/2026

* 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.



Company	Product	Subaccounts Offered	Subaccount Fund Manager	Net Expense Ratio
Nationwide Life Insurance Company Nationwide Financial	Nationwide DestinationSM All American Gold 2.0 (FPDA)	AB VPS Relative Value Portfolio Class A	Alliance Bernstein L.P.	0.61%
		AB VPS Discovery Value Portfolio Class B	AllianceBernstein L.P.	1.06%
		AB VPS Large Cap Growth Portfolio Class B	AllianceBernstein L.P.	0.90%
		NVIT Allspring Discovery Fund Class II	Allspring Global Investments, LLC	1.08%
		NVIT Strategic Income Fund Class I	Amundi Asset Management, US	0.81%
		Victory Pioneer Fund VCT Portfolio Class II	Amundi Pioneer Asset Management, Inc	1.00%
		BlackRock 60/40 Target Allocation ETF V.I. Fund Class III	BlackRock Advisors, LLC	0.57%
		BlackRock Global Allocation V.I. Fund Class III	BlackRock Advisors, LLC	1.02%
		BlackRock High Yield V.I. Fund Class III	BlackRock Advisors, LLC	0.78%
		BlackRock Total Return V.I. Fund Class III	BlackRock Advisors, LLC	0.77%
		NVIT BlackRock Managed Global Allocation Fund Class II	BlackRock Investment Management, LLC, Nationwide Asset Management, LLC	1.17%
		NVIT BlackRock Equity Divided Fund Class II	BlackRock Investment Management, LLC	1.05%
		NVIT International Index Fund Class VIII	BlackRock Investment Management, LLC	0.80%
		NVIT iShares Fixed Income ETF Fund Class II	BlackRock Investment Management, LLC	0.72%
		NVIT iShares Global Equity ETF Fund Class II	BlackRock Investment Management, LLC	0.73%
		NVIT Mid Cap Index Fund Class I	BlackRock Investment Management, LLC	0.40%
		NVIT NASDAQ-100 Index Fund Class II	BlackRock Investment Management, LLC	0.72%
		NVIT S&P 500 Index Fund Class II	BlackRock Investment Management, LLC	0.49%
		NVIT Small Cap Index Fund Class II	BlackRock Investment Management, LLC	0.58%
		Calvert VP SRI Balanced Portfolio Class F	Calvert Research and Management	0.89%
CVT Nasdaq 100 Index Portfolio Class F	Calvert Research and Management	0.73%		
American Funds High Income Trust Class 4	Capital Research and Management Company	0.82%		

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Company	Product	Subaccounts Offered	Subaccount Fund Manager	Net Expense Ratio
Nationwide Life Insurance Company Nationwide Financial	Nationwide DestinationSM All American Gold 2.0 (FPDA)	American Funds IS American Funds Global Balanced Fund Class 4	Capital Research and Management Company	1.02%
		American Funds IS Capital Income Builder Class 4	Capital Research and Management Company	0.78%
		American Funds IS New World Fund Class 4	Capital Research and Management Company	1.07%
		American Funds IS Small Capitalization Fund Class 4	Capital Research and Management Company	1.16%
		American Funds IS U.S. Government Securities Fund Class 4	Capital Research and Management Company	0.51%
		American Funds IS Washington Mutual Investors Fund Class 4	Capital Research and Management Company	0.77%
		NVIT American Funds Asset Allocation Class II	Capital Research and Management Company	0.92%
		NVIT American Funds Bond Fund Class II	Capital Research and Management Company	0.86%
		NVIT American Funds Global Growth Fund Class II	Capital Research and Management Company	1.05%
		NVIT American Funds Growth Fund Class II	Capital Research and Management Company	0.98%
		NVIT American Funds Growth-Income Fund Class II	Capital Research and Management Company	0.91%
		ClearBridge Variable Small Cap Growth Portfolio Class II	ClearBridge Investments, LLC	1.05%
		Columbia VP High Yield Bond Fund Class 2	Columbia Management Investment Advisers, LLC	0.89%
		Columbia VP Seligman Global Technology Fund Class 2	Columbia Management Investment Advisers, LLC	1.20%
		NVIT DoubleLine Total Return Tactical Fund Class II	DoubleLine Capital LP	1.00%
		NVIT Government Money Market Fund Class I	Federated Investment Management Company	0.47%
		NVIT Fidelity Institutional AM Emerging Markets Fund Class I	FIAM LLC	1.18%
		NVIT Fidelity Institutional AM Worldwide Fund Class II	FIAM LLC	1.06%
		Fidelity VIP Balanced Portfolio Service Class 2	Fidelity Management & Research Company	0.67%
		Fidelity VIP Contrafund Portfolio Service Class 2	Fidelity Management & Research Company	0.81%
Fidelity VIP Energy Portfolio Service Class 2	Fidelity Management & Research Company	0.86%		
Fidelity VIP Equity-Income Portfolio Service Class 2	Fidelity Management & Research Company	0.72%		

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Nationwide Life Insurance Company Nationwide Financial	Nationwide DestinationSM All American Gold 2.0 (FPDA)	Fidelity VIP Floating Rate High Income Portfolio Initial Class	Fidelity Management & Research Company	0.73%
		Fidelity VIP Growth & Income Portfolio Service Class 2	Fidelity Management & Research Company	0.74%
		Fidelity VIP Growth Portfolio Service Class 2	Fidelity Management & Research Company	0.81%
		Fidelity VIP Investment Grade Bond Portfolio Service Class 2	Fidelity Management & Research Company	0.63%
		Fidelity VIP Overseas Portfolio Service Class 2	Fidelity Management & Research Company	0.98%
		Fidelity VIP Value Strategies Portfolio Service Class 3	Fidelity Management & Research Company	0.84%
		NVIT GQG US Quality Equity Fund Class I	GQG Partners LLC	0.86%
		Invesco V.I. Main Street Small Cap Fund Series II Shares	Invesco Advisers, Inc.	1.11%
		NVIT Invesco Small Cap Growth Fund Class II	Invesco Advisers, Inc.	1.33%
		NVIT J.P. Morgan Digital Evolution Strategy Fund Class II	J.P. Morgan Investment Management Inc.	0.96%
		NVIT J.P. Morgan Equity and Options Total Return Fund Class II	J.P. Morgan Investment Management Inc.	1.03%
		NVIT J.P. Morgan Inflation Managed Fund Class II	J.P. Morgan Investment Management Inc.	0.75%
		NVIT J.P. Morgan Large Cap Growth Fund Class II	J.P. Morgan Investment Management Inc.	0.79%
		NVIT J.P. Morgan U.S. Equity Fund Class II	J.P. Morgan Investment Management Inc.	0.94%
		NVIT Multi-Manager Small Company Fund Class II	Jacobs Levy Equity Management, Inc., OppenheimerFunds, Inc.	1.29%
		NVIT Jacobs Levy Large Cap Growth Fund Class II	Jacobs Levy Equity Management, Inc.	0.95%
		NVIT Small Cap Value Fund Class II	Jacobs Levy Equity Management, Inc.	1.31%
		Janus Henderson VIT Balanced Portfolio Service Shares	Janus Henderson Investors US LLC	0.87%
		Janus Henderson VIT Enterprise Portfolio Service Shares	Janus Henderson Investors US LLC	0.97%
		Janus Henderson VIT Flexible Bond Portfolio Service Shares	Janus Henderson Investors US LLC	0.82%
Janus Henderson VIT Global Research Portfolio Service Shares	Janus Henderson Investors US LLC	0.97%		
Janus Henderson VIT Global Sustainable Equity Portfolio Service Shares	Janus Henderson Investors US LLC	0.74%		

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Nationwide Life Insurance Company Nationwide Financial	Nationwide DestinationSM All American Gold 2.0 (FPDA)	Janus Henderson VIT Global Technology and Innovation Portfolio Service Shares	Janus Henderson Investors US LLC	0.97%
		Janus Henderson VIT Overseas Portfolio Service Shares	Janus Henderson Investors US LLC	1.13%
		NVIT International Equity Fund Class II	Lazard Asset Management LLC	1.23%
		NVIT Loomis Core Bond Fund Class P	Loomis, Sayles & Company, L.P.	0.69%
		NVIT Loomis Short Term Bond Fund Class II	Loomis, Sayles & Company, L.P.	0.80%
		NVIT Loomis Short Term High Yield Bond Class I	Loomis, Sayles & Company, L.P.	0.87%
		Lord Abbett Total Return Portfolio Class VC	Lord, Abbett & Co. LLC	0.71%
		MFS VIT II International Growth Portfolio Service Class	Massachusetts Financial Services Company LLC	1.13%
		MFS VIT II International Intrinsic Value Portfolio	Massachusetts Financial Services Company LLC	1.14%
		MFS VIT III Limited Maturity Portfolio Service Class	Massachusetts Financial Services Company LLC	0.73%
		MFS VIT III Mid Cap Value Portfolio Service Class	Massachusetts Financial Services Company LLC	1.04%
		MFS VIT New Discovery Series Service Class	Massachusetts Financial Services Company LLC	1.12%
		NVIT Blueprint Managed Growth & Income Fund Class II	Nationwide Asset Management, LLC	1.00%
		NVIT Blueprint Managed Growth Fund Class II	Nationwide Asset Management, LLC	1.00%
		NVIT Investor Destinations Managed Growth & Income Fund Class II	Nationwide Asset Management, LLC	0.86%
		NVIT Investor Destinations Managed Growth Fund Class II	Nationwide Asset Management, LLC	0.87%
		NVIT Managed American Funds Asset Allocation Fund Class II	Nationwide Asset Management, LLC	0.93%
		NVIT Managed American Funds Growth-Income Fund Class II	Nationwide Asset Management, LLC	1.00%
		NVIT Blueprint Aggressive Fund Class II	Nationwide Fund Advisors	1.07%
		NVIT Blueprint Balanced Fund Class II	Nationwide Fund Advisors	0.93%
NVIT Blueprint Capital Appreciation Fund Class II	Nationwide Fund Advisors	0.98%		

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Company	Product	Subaccounts Offered	Subaccount Fund Manager	Net Expense Ratio
Nationwide Life Insurance Company Nationwide Financial	Nationwide DestinationSM All American Gold 2.0 (FPDA)	NVIT Blueprint Conservative Fund Class II	Nationwide Fund Advisors	0.85%
		NVIT Blueprint Moderate Fund Class II	Nationwide Fund Advisors	0.96%
		NVIT Blueprint Moderately Aggressive Fund Class II	Nationwide Fund Advisors	1.01%
		NVIT Blueprint Moderately Conservative Fund Class II	Nationwide Fund Advisors	0.90%
		NVIT Investor Destinations Aggressive Fund Class II	Nationwide Fund Advisors	0.92%
		NVIT Investor Destinations Balanced Fund Class II	Nationwide Fund Advisors	0.88%
		NVIT Investor Destinations Capital Appreciation Fund Class II	Nationwide Fund Advisors	0.89%
		NVIT Investor Destinations Conservative Fund Class II	Nationwide Fund Advisors	0.87%
		NVIT Investor Destinations Moderate Fund Class II	Nationwide Fund Advisors	0.88%
		NVIT Investor Destinations Moderately Aggressive Fund Class II	Nationwide Fund Advisors	0.91%
		NVIT Investor Destinations Moderately Conservative Fund Class II	Nationwide Fund Advisors	0.87%
		NAA World Equity Income Series Class II	New Age Alpha Advisors, LLC	0.86%
		NVIT BNY Mellon Dynamic U.S. Core Fund Class II	Newton Investment Management Limited	0.87%
		NVIT BNY Mellon Dynamic U.S. Equity Income Fund Class Z	Newton Investment Management Limited	0.88%
		Nomura VIP Mid Cap Growth Class II	Nomura Investment Fund Advisers	1.10%
		Nomura VIP Small Cap Value Series Service Class	Nomura Investment Fund Advisers	1.04%
		PIMCO VIT All Asset Portfolio Advisor Class	Pacific Investment Management Company LLC	2.37%
		PIMCO VIT Emerging Markets Bond Portfolio Advisor Class	Pacific Investment Management Company LLC	1.38%
		PIMCO VIT International Bond Portfolio (U.S. Dollar Hedged) Advisor Class	Pacific Investment Management Company LLC	1.11%
		PIMCO VIT Short-Term Portfolio Advisor Class	Pacific Investment Management Company LLC	0.72%
Putnam VT International Equity Fund Class IB	Pacific Investment Management Company LLC	1.08%		
NVIT Putnam International Value Fund Class Z	Putnam Investment Management, LLC	1.10%		

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Nationwide Life Insurance Company Nationwide Financial	Nationwide DestinationSM All American Gold 2.0 (FPDA)	Putnam VT George Putnam Balanced Fund Class IB	Putnam Investment Management, LLC	0.90%
		Putnam VT Large Cap Value Fund Class IB	Putnam Investment Management, LLC	0.80%
		Putnam VT Sustainable Leaders Fund Class IB	Putnam Investment Management, LLC	0.88%
		T. Rowe Price Health Sciences Portfolio - II Class II	T. Rowe Price Associates, Inc.	1.10%
		T. Rowe Price Mid Cap Growth Portfolio - II Class II	T. Rowe Price Associates, Inc.	1.08%
		VanEck VIP Global Resources Fund Class S	Van Eck Associates Corporation	1.30%
		NVIT Victory Mid Cap Value Fund Class II	Victory Capital Management Inc.	0.96%
		Virtus Duff & Phelps Real Estate Securities Series Class A	Virtus Investment Advisers, Inc.	1.10%
		NVIT Real Estate Fund Class II	Wellington Management Company LLP	1.17%
Other Crediting Strategy Information		N/A		



Company	Nationwide Life Insurance Company	Nationwide Life Insurance Company	Nationwide Life Insurance Company
Benefit Name	Nationwide Lifetime Income Rider Plus Accelerated XI	Nationwide Lifetime Income Rider Plus Core XI	Nationwide Lifetime Income Rider Plus Max XI
Products Available On	Nationwide Destination SM All American Gold 2.0 Nationwide Destination SM All American Gold 2.0 L Share Nationwide Destination SM B 2.0 Nationwide Destination SM Navigator 2.0 B Share Nationwide Destination SM Navigator 2.0 L Share	Nationwide Destination SM All American Gold 2.0 Nationwide Destination SM All American Gold 2.0 L Share Nationwide Destination SM B 2.0 Nationwide Destination SM Navigator 2.0 B Share Nationwide Destination SM Navigator 2.0 L Share	Nationwide Destination SM All American Gold 2.0 Nationwide Destination SM All American Gold 2.0 L Share Nationwide Destination SM B 2.0 Nationwide Destination SM Navigator 2.0 B Share Nationwide Destination SM Navigator 2.0 L Share
Is Benefit a Rider?	Yes	Yes	Yes
Benefit Launch Date	5/1/2025	5/1/2025	5/1/2025
Can Benefit Be Terminated?	No	No	No
Benefit Issue Ages	45 - 85	45 - 85	45 - 85
Minimum Age at Which GLWB Payments Can Commence	45	45	45
Waiting Period to Exercise Benefit	N/A	N/A	N/A
Step-Up	Yes	Yes	Yes
Step-Up Frequency	Annually	Annually	Annually
Spousal Continuation	No	No	No
Benefit Base Bonus on GLWB	N/A	N/A	N/A
Increasing Income after Income Commencement	No	No	No
Current Annual Benefit Charge	1.45%	1.45%	1.30%
Maximum Annual Benefit Charge	1.50%	1.50%	1.50%
Charge Frequency	Annually	Annually	Annually

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Benefit Name	Nationwide Lifetime Income Rider Plus Accelerated XI	Nationwide Lifetime Income Rider Plus Core XI	Nationwide Lifetime Income Rider Plus Max XI
Charge Based on	Benefit Base	Benefit Base	Benefit Base
Rollup Interest Type	Simple	Simple	Simple
Rollup	8.00%	8.00%	8.00%
Initial Rollup Period	10 Years	10 Years	10 Years
Reset on Rollup Period Permitted	No	No	No
Maximum Rollup Period	10 Years	10 Years	10 Years
Impact of Withdrawals Prior to Income Commencement	Pro Rata for one allowable Non-Lifetime withdrawal.	Pro Rata for one allowable Non-Lifetime withdrawal.	Pro Rata for one allowable Non-Lifetime withdrawal.
Impact of Excess Withdrawals After Income Commencement	Greater of the Dollar-for-Dollar or Pro Rata.	Greater of the Dollar-for-Dollar or Pro Rata.	Greater of the Dollar-for-Dollar or Pro Rata.



Company	Nationwide Life Insurance Company	Nationwide Life Insurance Company	Nationwide Life Insurance Company
Benefit Name	Nationwide Lifetime Income Rider Plus Accelerated XI	Nationwide Lifetime Income Rider Plus Core XI	Nationwide Lifetime Income Rider Plus Max XI
Investment Restrictions	<p>Yes</p> <p>Allowable Funds</p> <p>Fidelity VIP Freedom Fund 2010 Portfolio NVIT Blueprint Aggressive Fund NVIT Blueprint Capital Appreciation NVIT Blueprint Balanced Fund NVIT Blueprint Conservative Fund NVIT Blueprint Moderately Conservative Fund NVIT Blueprint Managed Growth & Income Fund NVIT Blueprint Managed Growth Fund NVIT Blueprint Moderate Fund NVIT Blueprint Moderately Aggressive Fund NVIT Investor Destination Capital Appreciation NVIT Investor Destination Aggressive Fund NVIT Investor Destinations Balanced Fund NVIT Investor Destinations Conservative Fund NVIT Investor Destinations Managed Growth & Income Fund NVIT Investor Destinations Managed Growth Fund NVIT Investor Destinations Moderate Fund NVIT Investor Destinations Moderately Conservative Fund NVIT Investor Destination Moderately Aggressive Fund NVIT Managed American Funds Asset Allocation Fund</p> <p>Allowable Models</p> <p>American Funds Moderate Model American Funds Managed Moderate Model BlackRock Funds Moderate Model</p>	<p>Yes</p> <p>Allowable Funds</p> <p>Fidelity VIP Freedom Fund 2010 Portfolio NVIT Blueprint Balanced Fund NVIT Blueprint Conservative Fund NVIT Blueprint Moderately Conservative Fund NVIT Blueprint Managed Growth & Income Fund NVIT Blueprint Managed Growth Fund NVIT Blueprint Moderate Fund NVIT Investor Destinations Balanced Fund NVIT Investor Destinations Conservative Fund NVIT Investor Destinations Managed Growth & Income Fund NVIT Investor Destinations Managed Growth Fund NVIT Investor Destinations Moderate Fund NVIT Investor Destinations Moderately Conservative Fund NVIT Managed American Funds Asset Allocation Fund</p> <p>Allowable Models</p> <p>American Funds Moderate Model American Funds Managed Moderate Model BlackRock Funds Moderate Model Fidelity VIP Funds Moderate Model NVIT iShares Moderate Funds Model JP Morgan Funds Moderate Model</p> <p>Custom Allocations (Minimum / Maximum) Group A = 30% - 100% Group B = 0% - 70%</p>	<p>Yes</p> <p>Allowable Funds</p> <p>Fidelity VIP Freedom Fund 2010 Portfolio NVIT Blueprint Aggressive Fund NVIT Blueprint Capital Appreciation NVIT Blueprint Balanced Fund NVIT Blueprint Conservative Fund NVIT Blueprint Moderately Conservative Fund NVIT Blueprint Managed Growth & Income Fund NVIT Blueprint Managed Growth Fund NVIT Blueprint Moderate Fund NVIT Blueprint Moderately Aggressive Fund NVIT Investor Destination Capital Appreciation NVIT Investor Destination Aggressive Fund NVIT Investor Destinations Balanced Fund NVIT Investor Destinations Conservative Fund NVIT Investor Destinations Managed Growth & Income Fund NVIT Investor Destinations Managed Growth Fund NVIT Investor Destinations Moderate Fund NVIT Investor Destinations Moderately Conservative Fund NVIT Investor Destination Moderately Aggressive Fund NVIT Managed American Funds Asset Allocation Fund</p> <p>Allowable Models</p> <p>American Funds Moderate Model American Funds Managed Moderate Model BlackRock Funds Moderate Model</p>

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Company	Nationwide Life Insurance Company	Nationwide Life Insurance Company	Nationwide Life Insurance Company
Benefit Name	Nationwide Lifetime Income Rider Plus Accelerated XI	Nationwide Lifetime Income Rider Plus Core XI	Nationwide Lifetime Income Rider Plus Max XI
	<p>Fidelity VIP Funds Moderate Model NVIT iShares Funds Moderate Model JP Morgan Funds Moderate Model</p> <p>Custom Allocations (Minimum / Maximum) Group A = 0% - 100% Group B = 0% - 100% Group C = 0% - 10%</p> <p>Automatic Quarterly rebalancing.</p> <p>Investment Restrictions may vary by product.</p> <p>DCA 6 and 12 month options are also available.</p>	<p>Group C = 0% - 10%</p> <p>Automatic Quarterly rebalancing.</p> <p>Investment Restrictions may vary by product.</p> <p>DCA 6 and 12 month options are also available.</p>	<p>Fidelity VIP Funds Moderate Model NVIT iShares Funds Moderate Model JP Morgan Funds Moderate Model</p> <p>Custom Allocations (Minimum / Maximum) Group A = 0% - 100% Group B = 0% - 100% Group C = 0% - 10%</p> <p>Automatic Quarterly rebalancing.</p> <p>Investment Restrictions may vary by product.</p> <p>DCA 6 and 12 month options are also available.</p>
Benefit Conflicts	Only one optional Guaranteed Lifetime Withdrawal Benefit may be elected.	Only one optional Guaranteed Lifetime Withdrawal Benefit may be elected.	Only one optional Guaranteed Lifetime Withdrawal Benefit may be elected.



Company	Nationwide Life Insurance Company	Nationwide Life Insurance Company	Nationwide Life Insurance Company
Benefit Name	Nationwide Lifetime Income Rider Plus Accelerated XI	Nationwide Lifetime Income Rider Plus Core XI	Nationwide Lifetime Income Rider Plus Max XI
<p>Guaranteed Lifetime Withdrawal Benefit</p>	<p>Optional Lifetime Income Rider Plus Accelerated guarantees annual withdrawals at a specified level (see below*), regardless if the Account Value goes to zero. A withdrawal that reduces the Account Value to zero, and doesn't exceed the Guaranteed Withdrawal Payment, will receive lifetime withdrawals based on a percentage in the table below**. Guaranteed 8.00% annual increase (simple interest) on Benefit Base over 10-year accumulation period or until income commencement.</p> <p>Prior to the income commencement the Benefit Base is equal to the:</p> <p>Greater of:</p> <ol style="list-style-type: none"> Highest Anniversary Value, plus any additional Premiums Paid and Bonuses or Premiums Paid increased at 8.00% rollup rate for 10 year accumulation period, plus any additional Premiums Paid and Bonuses received after the initial 10 years. <p>One withdrawal can be taken, after the first contract anniversary and prior to commencing lifetime income. The Highest Anniversary Value and the Rollup Benefit Base are adjusted Pro Rata at the time of the withdrawal and the Rollup Benefit Base continues to accumulate at the 8.00% rollup rate thereafter.</p> <p>Lifetime withdrawals are based on the calendar year, rather than on a rider year. If</p>	<p>Optional Lifetime Income Rider Plus Core guarantees annual withdrawals at a specified level (see below*), regardless if the Account Value goes to zero. Guaranteed 8.00% annual increase (simple interest) on Benefit Base over 10-year accumulation period or until income commencement.</p> <p>Prior to the income commencement the Benefit Base is equal to the:</p> <p>Greater of:</p> <ol style="list-style-type: none"> Highest Anniversary Value, plus any additional Premiums Paid and Bonuses or Premiums Paid increased at 8.00% rollup rate for 10 year accumulation period, plus any additional Premiums Paid and Bonuses received after the initial 10 years. <p>One withdrawal can be taken, after the first contract anniversary and prior to commencing lifetime income. The Highest Anniversary Value and the Rollup Benefit Base are adjusted Pro Rata at the time of the withdrawal and the Rollup Benefit Base continues to accumulate at the 8.00% 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 one, a pro-rated amount of the Guaranteed Withdrawal Amount will be available.</p> <p>Any lifetime income not withdrawn may be</p>	<p>Optional Lifetime Income Rider Plus Max guarantees annual withdrawals at a specified level (see below*), regardless if the Account Value goes to zero. A withdrawal that reduces the Account Value to zero, and doesn't exceed the Guaranteed Withdrawal Payment, will receive lifetime withdrawals based on a percentage in the table below**. Guaranteed 8.00% annual increase (simple interest) on Benefit Base over 10-year accumulation period or until income commencement.</p> <p>Prior to the income commencement the Benefit Base is equal to the:</p> <p>Greater of:</p> <ol style="list-style-type: none"> Highest Anniversary Value, plus any additional Premiums Paid and Bonuses or Premiums Paid increased at 8.00% rollup rate for 10 year accumulation period, plus any additional Premiums Paid and Bonuses received after the initial 10 years. <p>One withdrawal can be taken, after the first contract anniversary and prior to commencing lifetime income. The Highest Anniversary Value and the Rollup Benefit Base are adjusted Pro Rata at the time of the withdrawal and the Rollup Benefit Base continues to accumulate at the 8.00% 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 one, a</p>

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Company	Nationwide Life Insurance Company	Nationwide Life Insurance Company	Nationwide Life Insurance Company
Benefit Name	Nationwide Lifetime Income Rider Plus Accelerated XI	Nationwide Lifetime Income Rider Plus Core XI	Nationwide Lifetime Income Rider Plus Max XI
	<p>lifetime income is commenced in year one, a pro-rated amount of the Guaranteed Withdrawal Amount will be available.</p> <p>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. Automatic step-ups cease and become client elected step-ups when the rider charge or investment restrictions change. If the Joint Life option is elected, annual rider charge of 1.60% is deducted annually from the Account Value, based on the Benefit Base. The Joint Life Income % is based on the youngest Designated Life. Rider must be elected at issue and cannot be terminated at client's request.</p>	<p>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. Automatic step-ups cease and become client elected step-ups when the rider charge or investment restrictions change. If the Joint Life option is elected, annual rider charge of 1.60% is deducted annually from the Account Value, based on the Benefit Base. The Joint Life Income % is based on the youngest Designated Life. Rider must be elected at issue and cannot be terminated at client's request. Excess withdrawals that reduce the Account Value to zero or certain ownership changes will terminate the rider. Not available on inherited owned contracts.</p>	<p>pro-rated amount of the Guaranteed Withdrawal Amount will be available.</p> <p>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. Automatic step-ups cease and become client elected step-ups when the rider charge or investment restrictions change. If the Joint Life option is elected, annual rider charge of 1.60% is deducted annually from the Account Value, based on the Benefit Base. The Joint Life Income % is based on the youngest Designated Life. Rider must be elected at issue and cannot be terminated at client's request.</p>



Company	Nationwide Life Insurance Company	Nationwide Life Insurance Company	Nationwide Life Insurance Company
Benefit Name	Nationwide Lifetime Income Rider Plus Accelerated XI	Nationwide Lifetime Income Rider Plus Core XI	Nationwide Lifetime Income Rider Plus Max XI
Benefit Payout Table	<p><u>*Income % Based on Age of Commencement</u> (Single Life / Joint Life) Ages 45 - 59 = 4.40%/ 4.10% Ages 59.5 - 64 = 5.65%/ 5.25% Ages 65 - 69 = 7.50%/ 7.10% Ages 70 - 74 = 7.75%/ 7.35% Ages 75 - 80 = 7.85%/ 7.45% Ages 81+ = 7.95%/ 7.55%</p> <p><u>**Income % Based on Age when the Account Value Equals Zero</u> (Single Life / Joint Life) Ages 45 - 59.4 = 3.00%/ 3.00% Ages 60 - 64 = 3.00%/ 3.00% Ages 65 - 69 = 4.50%/ 4.25% Ages 70 - 74 = 4.50%/ 4.25% Ages 75 - 79 = 4.50%/ 4.25% Ages 80+ = 4.50%/ 4.25%</p>	<p><u>*Income % Based on Age of Commencement</u> (Single Life / Joint Life) Ages 45 - 59 = 3.55%/ 3.20% Ages 60 - 64 = 4.75%/ 4.35% Ages 65 - 69 = 6.10%/ 5.70% Ages 70 - 74 = 6.30%/ 5.90% Ages 75 - 79 = 6.50%/ 6.10% Ages 80+ = 6.65%/ 6.25%</p>	<p><u>*Income % Based on Age of Commencement</u> (Single Life / Joint Life) Ages 45 - 59 = 4.40%/ 4.10% Ages 60 - 64 = 5.65%/ 5.25% Ages 65 - 69 = 8.50%/ 8.10% Ages 70 - 74 = 8.75%/ 8.35% Ages 75 - 79 = 9.00%/ 8.60% Ages 80+ = 9.10%/ 8.70%</p> <p><u>**Income % Based on Age when the Account Value Equals Zero</u> (Single Life / Joint Life) Ages 45 - 59.4 = 3.00%/ 3.00% Ages 60 - 64 = 3.00%/ 3.00% Ages 65 - 69 = 3.50%/ 3.25% Ages 70 - 74 = 3.50%/ 3.25% Ages 75 - 79 = 3.50%/ 3.25% Ages 80+ = 3.50%/ 3.25%</p>
Benefit Close Date	N/A	N/A	N/A



Company	Nationwide Life Insurance Company	Nationwide Life Insurance Company	Nationwide Life Insurance Company	Nationwide Life Insurance Company
Benefit Name	Beneficiary Protector II Option	One-Month Enhanced Death Benefit Option II	One-Year Enhanced Death Benefit Option II	Combination Enhanced Death Benefit III Option
Products Available On	Nationwide Destination SM All American Gold 2.0 Nationwide Destination SM All American Gold 2.0 L Share Nationwide Destination SM B Nationwide Destination SM B 2.0 Nationwide Destination SM EV Nationwide Destination SM Navigator 2.0 B Share Nationwide Destination SM Navigator 2.0 L Share	Nationwide Destination SM All American Gold 2.0 Nationwide Destination SM All American Gold 2.0 L Share Nationwide Destination SM B 2.0 Nationwide Destination SM Navigator 2.0 B Share Nationwide Destination SM Navigator 2.0 L Share	Nationwide Destination SM All American Gold 2.0 Nationwide Destination SM All American Gold 2.0 L Share Nationwide Destination SM B 2.0 Nationwide Destination SM Navigator 2.0 B Share Nationwide Destination SM Navigator 2.0 L Share	Nationwide Destination SM All American Gold 2.0 Nationwide Destination SM All American Gold 2.0 L Share Nationwide Destination SM B 2.0 Nationwide Destination SM Navigator 2.0 B Share Nationwide Destination SM Navigator 2.0 L Share
Benefit Launch Date	5/3/2010	9/8/2014	9/8/2014	1/12/2015
Benefit Type	Earnings Enhancement Benefit	Highest Monthly Value	Highest Anniversary Value	Rollup Benefit
Can Benefit Be Terminated?	No	No	No	No
Rider Issue Ages	0 - 75	0 - 75	0 - 80	0 - 70
Step-Up	No	Yes	Yes	Yes
Step-Up Frequency	N/A	Monthly	Annually	Annually
Spousal Continuation	Yes	Yes	Yes	Yes
Current Annual Benefit Charge	0.35%	0.35%	0.20%	0.65%
Maximum Annual Benefit Charge	0.35%	0.35%	0.20%	0.65%
Charge Frequency	Daily	Daily	Daily	Daily
Charge Based on	Account Value	Account Value	Account Value	Account Value
Rollup Interest Type	N/A	N/A	N/A	N/A
Rollup	N/A	N/A	N/A	3.00%
Initial Rollup Period	N/A	N/A	N/A	N/A

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Company	Nationwide Life Insurance Company	Nationwide Life Insurance Company	Nationwide Life Insurance Company	Nationwide Life Insurance Company
Benefit Name	Beneficiary Protector II Option	One-Month Enhanced Death Benefit Option II	One-Year Enhanced Death Benefit Option II	Combination Enhanced Death Benefit III Option
Reset on Rollup Period Permitted	No	No	No	No
Maximum Rollup Period	N/A	N/A	N/A	To age 80
Impact of Withdrawals	Pro Rata	Pro Rata	Pro Rata	Pro Rata
Investment Restrictions	N/A	N/A	N/A	N/A
Benefit Conflicts	N/A	N/A	N/A	N/A



Company	Nationwide Life Insurance Company	Nationwide Life Insurance Company	Nationwide Life Insurance Company	Nationwide Life Insurance Company
Benefit Name	Beneficiary Protector II Option	One-Month Enhanced Death Benefit Option II	One-Year Enhanced Death Benefit Option II	Combination Enhanced Death Benefit III Option
Guaranteed Minimum Death Benefit	<p>Optional Beneficiary Protector II Option GMDB provides an additional Death Benefit that is equal to a percentage of any Earnings as a result of the annuitant's death. Earnings equals the Account Value as of the date of death, less Premiums Paid, adjusted for withdrawals. The maximum earnings equals 200% of Premiums Paid more than 12 months prior to the date of death, adjusted for withdrawals.</p> <p>The Enhanced Death Benefit is based on the age of the oldest annuitant at issue:</p> <p>Issue Ages 0 – 70 40% of Earnings</p> <p>Issue Ages 71+ 25% of Earnings</p> <p>Spousal continuation not available for Issue Ages 75+. If there is a Joint Annuitant aged 75 or younger, the benefit amount is added to the contract value and the continuing Account Value is used in lieu of the Premiums Paid to determine the Earnings upon the second payout calculation.</p>	<p>Optional One-Month Enhanced Death Benefit GMDB provides a minimum death benefit that is equal to:</p> <p>Greater of:</p> <ol style="list-style-type: none"> 1. Premiums Paid, adjusted for withdrawals, 2. Full Account Value, or 3. The Highest Monthly Anniversary Value before the annuitant reaches age 81, plus additional Premiums Paid since the anniversary, with a Pro Rata adjustment for withdrawals since the anniversary. <p>Terminal Illness Surrender Charge Waiver allows the owner to receive the One-Month Enhanced Death Benefit prior to death.</p>	<p>Optional One-Year Enhanced Death Benefit GMDB provides a minimum death benefit equal to:</p> <p>Greater of:</p> <ol style="list-style-type: none"> 1. Premiums Paid, adjusted for withdrawals, 2. Full Account Value, or 3. The Highest Anniversary Value before the annuitant reaches age 86, plus additional Premiums Paid since the anniversary, with a Pro Rata adjustment for withdrawals since the anniversary. <p>Terminal Illness Surrender Charge Waiver allows the owner to receive the One-Year Enhanced Death Benefit prior to death.</p>	<p>Optional Combination Enhanced Death Benefit III GMDB provides a minimum death benefit that is equal to:</p> <p>Greater of:</p> <ol style="list-style-type: none"> 1. Premiums Paid, adjusted for withdrawals, 2. Full Account Value, 3. The Highest Anniversary Value before the annuitant reaches age 81, plus additional Premiums Paid since the anniversary, with a Pro Rata adjustment for withdrawals since the anniversary, or 4. Premiums Paid increased by 3.00% (can range between 1-6%), before the annuitant reaches age 81, with a Pro Rata adjustment for withdrawals, up to a maximum of 200% of the Premiums Paid. <p>Terminal Illness Surrender Charge Waiver allows the owner to receive the Combination Enhanced Death Benefit III prior to death.</p>
Benefit Close Date	N/A	N/A	N/A	N/A



Side-by-Side Comparison

Guaranteed Minimum Death Benefit