



Nationwide®



Nationwide Destination Freedom+® variable annuity | Product guide

# Enjoy the confidence that comes with having a plan

• Not a deposit • Not FDIC or NCUSIF insured • Not guaranteed by the institution  
• Not insured by any federal government agency • May lose value

# Help transform your future with Nationwide Destination Freedom+<sup>®</sup>

As you think about your future, the Destination Freedom+<sup>®</sup> variable annuity can help you achieve the confidence that comes with knowing you have a plan in place for tomorrow. But to fully understand the potential benefits, you'll want to start with the basics.

## What are variable annuities?

Variable annuities are long-term, tax-deferred investments you buy from an insurance company to help you save for retirement. They are called variable because their value fluctuates based on the performance of the underlying investment options that you and your financial professional pick.

## Some features of Nationwide Destination Freedom+<sup>®</sup>

### Risk management through diversification

Diversifying your investments can help:

- Lower your portfolio's volatility over time
- Offer the opportunity for improved growth
- Provide potentially greater earnings, regardless of market conditions

### A lower-cost option to help prepare for retirement

When investing, it's important to consider the impact of fees over time. Higher fees can drag down the potential performance of your investments. Destination Freedom+ offers you a lower-cost option that may help reduce the overall effect of fees on your portfolio's performance.

### Legacy planning

As the contract owner and annuitant, you can choose who receives the contract value if something were to happen to you.<sup>1</sup> This money is paid directly to your beneficiary and may avoid the probate process, which can be both lengthy and costly.

### Tax deferral

This refers to the potential for your investment to accumulate faster than taxable investments because you don't have to pay taxes on gains until you take a withdrawal.

## What limitations do annuities have?

When discussing variable annuities, it's important to note that they have limitations and aren't right for all investors. If you decide to take your money out:

- You may face surrender charges
- If you're not yet age 59½, you may have to pay an additional 10% federal tax penalty on top of ordinary income taxes
- The contract value and any available death benefit amount will be reduced

All guarantees are based on the policy terms and conditions and are subject to the claims-paying ability of Nationwide Life Insurance Company. These guarantees don't apply to the performance of the underlying investment options, which are subject to investment risk, including possible loss of the money you've invested.

<sup>1</sup> Keep in mind that if the owner and annuitant are not the same person, assets may be distributed differently and contingent deferred sales charges (CDSCs) may apply.

# Understanding Nationwide Destination Freedom+

This variable annuity could offer you tax-deferred growth potential, investment choices and many other options you need to feel confident about your retirement. Your financial professional can help you decide whether Nationwide Destination Freedom+ could be a good addition to your investment strategy.

## The basics

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<b>Age limits</b>	For the annuitant, age 85; owner may be any age
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<b>Plan types</b>	Nonqualified/IRA/Roth IRA/SEP IRA/SIMPLE IRA/401(a) Investment Only/CRT
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<b>Minimum investments</b>	\$10,000 initial, \$500 subsequent or \$50 for automated clearinghouse (ACH)
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<b>Fees</b>	The following fees are in addition to any optional features: a 1.00% charge (composed of a mortality and expense charge of 0.85% and an administrative charge of 0.15%); the administrative charge is waived for contract values of \$1 million or more (assessed at contract issue and every quarterly contract anniversary thereafter).
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<b>Maintenance charge</b>	\$50 annually, waived when contract value reaches \$50,000
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<b>Investment options</b>	Choose from a diversified lineup of over 150 variable sub-accounts offered by some of the world's leading money managers. <sup>2</sup>  To learn more, please view the investment options brochure.
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<sup>2</sup> Sub-accounts are available only through variable insurance policies issued by insurance companies and cannot be purchased directly by the public.

## Special features at no additional cost

### Spousal Protection Death Benefit Feature:

The Spousal Protection Death Benefit Feature helps you and your spouse provide for each other, no matter who passes away first — even if only one spouse owns the contract. It's available with IRA and non-IRA variable annuities.

### Enhanced Surrender Value for Terminal Illness Feature:

With this feature, owner-annuitants diagnosed with a terminal illness may choose to receive an amount equal to their death benefit value to use in any way they'd like before passing away.<sup>3</sup>

## Accessing your money

There are no front-end sales charges, but if you take your money out early, you may have to pay a contingent deferred sales charge (CDSC). There is no CDSC on purchase payments invested for 5 years or more. This charge applies to each purchase payment and decreases the longer each payment is invested.

CDSC Schedule						
Years completed after the deposit	0	1	2	3	4	5
Charge	7%	7%	6%	5%	3%	0%

A C-schedule option is also available for a charge of 0.35% and no CDSC will apply; may not be available at all firms.

You will NOT receive a withdrawal penalty if you meet any of the following criteria:

- Annual withdrawals do not exceed 10% of total purchase payments (noncumulative)<sup>4</sup>
- Eligibility for long-term care and terminal illness waivers; not available in California or New York
- Amounts withdrawn to meet required minimum distributions
- Systematic withdrawals of a specified percentage (see prospectus for details) of the annuity value based on the owner's age (availability may vary by state)

Taking a withdrawal from your annuity will reduce your contract value and your death benefit.

<sup>3</sup> This feature is available after the first contract year. When this option is exercised, Nationwide terminates the annuity and pays the owner an amount equal to the death benefit available on the date the form was presented in good order. Payments are considered withdrawals and may be subject to ordinary income taxes; if they are made prior to age 59½, they may incur a 10% early withdrawal federal tax penalty. This feature's availability may vary by state; it is not available in New York.

<sup>4</sup> In addition, partial withdrawals of up to 2% of the contract value as of the most recent calendar year end can be taken to pay advisory or management fees. These are not subject to CDSC and do not count against the 10% CDSC-free provision.

## Death benefit options

Standard and optional death benefit riders are available and may help protect your beneficiaries from investment loss. Some riders may not be available in all states. Death benefits are no longer payable if the contract is annuitized.

### Standard death benefit feature

- **Return of Contract Value**

With this death benefit the beneficiary will receive the current contract value as of the date Nationwide receives all required paperwork in good order

### Optional death benefit riders:

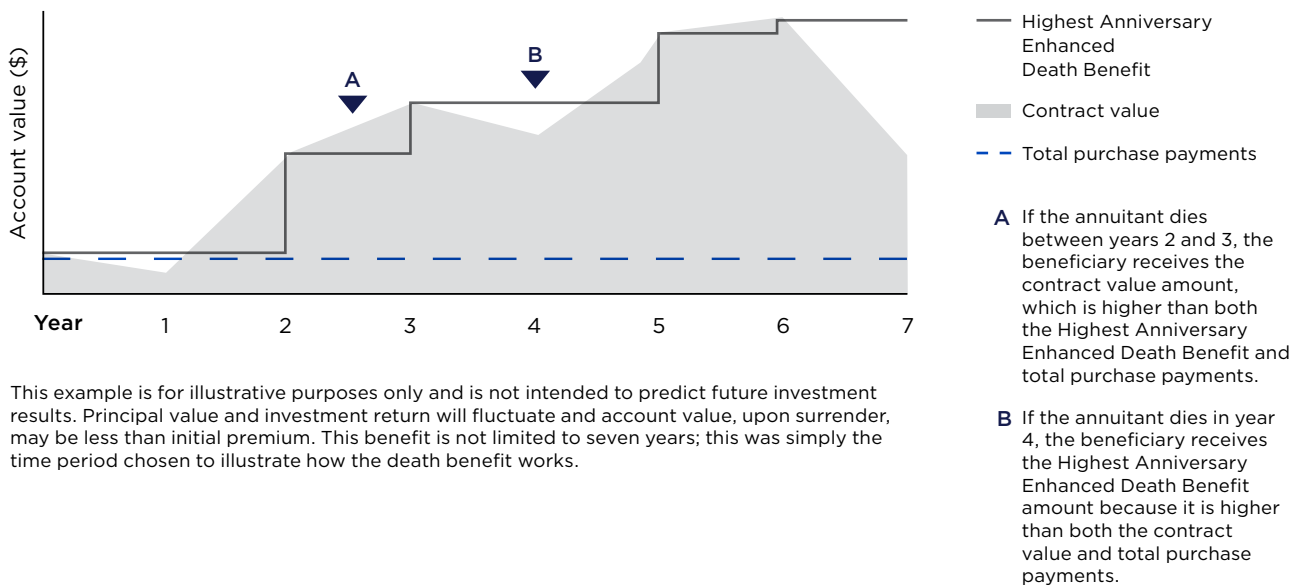
- **Return of Premium Enhanced Death Benefit**

With this option, available for an additional 0.20%<sup>5</sup> charge for annuitants who are age 75 or younger, you can guarantee that the death benefit you leave for your beneficiaries will never be less than the purchase payments made into the contract, even if the market and your contract value are down.

- **Highest Anniversary Enhanced Death Benefit**

This option, available for an additional 0.30%<sup>5</sup> charge for annuitants who are age 75 or younger, ensures that if the annuitant passes away, the beneficiary will receive the highest contract value on any contract anniversary prior to the annuitant's 80th birthday, less an adjustment for amounts subsequently withdrawn, plus purchase payments received after the contract anniversary.

## How it works



This example is for illustrative purposes only and is not intended to predict future investment results. Principal value and investment return will fluctuate and account value, upon surrender, may be less than initial premium. This benefit is not limited to seven years; this was simply the time period chosen to illustrate how the death benefit works.

<sup>5</sup> This fee is taken from the daily net assets of the variable account.



# Get started with Nationwide Destination Freedom+

Talk to your financial professional to learn more about how Nationwide Destination Freedom+® can help you plan for tomorrow, today.



**Nationwide**<sup>®</sup>  
is on your side

This material is not a recommendation to buy or sell a financial product or to adopt an investment strategy. 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.

**Variable products are sold by prospectus. Carefully consider the investment objectives, risks, charges and expenses. The product and underlying fund prospectuses contain this and other important information. Investors should read them carefully before investing. To request a copy, go to [nationwide.com/prospectus](https://nationwide.com/prospectus) or call 1-800-848-6331.**

Optional features might not be available in some states or in combination with certain features.

Nationwide Destination Freedom+ is issued by Nationwide Life Insurance Company, Columbus, Ohio. The general distributor is Nationwide Investment Services Corporation, member FINRA, Columbus, Ohio.

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