



Company	Nationwide Life Insurance Company Nationwide Financial
A.M Best Rating	A+
Standard and Poor's Rating	A+
Product Type	Variable
Product	Nationwide Advisory Retirement Income AnnuitySM New York (FPDA)
Policy Form Number	VACC-0110NYCV.1
Distribution Channels Sold In	B/D: Full Service National B/D: Independent Bank Registered Investment Advisor
Product Launch Date	6/1/2020
Bonus	N/A
Surrender Charge	N/A
Share Class	I Share
Mortality and Expense Charge (M&E)	0.15% Assessed daily
Product Fee	N/A
Administration Charge	0.05%
Other Charge	N/A
*Total Annual Expense	0.20%
Annual Contract Fee	N/A
Annual Contract Fee Waived At	N/A
Minimum Guarantee/ Minimum Guaranteed Surrender Value	N/A

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Company	Nationwide Life Insurance Company Nationwide Financial
Product	Nationwide Advisory Retirement Income AnnuitySM New York (FPDA)
Strategies / Subaccounts Offered	0 Indexed, 0 Structured, 156 Variable, 0 Fixed
Net Subaccount Fee Range	0.11 - 2.58%
Free Transfers per Year	20
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	N/A
Death Benefit	Full Account Value
Surrender Charge Waivers Available	N/A
Available Plan Types	N/A
Issue Ages	0 - 85
Minimum Initial Premiums	Q/NQ \$25,000
Minimum Subsequent Premium	Q/NQ \$1,000 EFT \$150 Monthly
Guaranteed Lifetime Withdrawal Benefit (GLWB)	Actively Marketed Nationwide Lifetime Income Rider Plus Empire Advisory New York III
Guaranteed Minimum Withdrawal Benefit (GMWB)	N/A

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Product	Nationwide Advisory Retirement Income AnnuitySM New York (FPDA)
Guaranteed Minimum Accumulation Benefit (GMAB)	N/A
Guaranteed Minimum Death Benefit (GMDB)	Actively Marketed Return of Premium Death Benefit (Nationwide Advisory Retirement Income Annuity)
Guaranteed Minimum Income Benefit (GMIB)	N/A
Other	N/A
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	Fee to be determined by the Broker Dealer or Registered Representative
Data thought to be current as of:	4/24/2026

* 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 Advisory Retirement Income AnnuitySM New York (FPDA)	AB VPS Discovery Value Portfolio Class A	AllianceBernstein L.P.	0.81%
		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%
		Vanguard VIF Small Company Growth Portfolio	ArrowMark Partners; The Vanguard Group, Inc.	0.29%
		Vanguard VIF International Portfolio	Baillie Gifford Overseas Ltd., Schroder Investment Management North America Inc.	0.31%
		Vanguard VIF Diversified Value Portfolio	Barrow, Hanley, Mewhinney & Strauss, LLC	0.28%
		BlackRock 60/40 Target Allocation ETF V.I. Fund Class III	BlackRock Advisors, LLC	0.57%
		BlackRock High Yield V.I. Fund Class III	BlackRock Advisors, LLC	0.78%
		BlackRock Total Return V.I. Fund Class III	BlackRock Investment Management, LLC	0.77%
		NVIT BlackRock Equity Divided Fund Class I	BlackRock Investment Management, LLC	0.80%
		NVIT BlackRock Managed Global Allocation Fund Class II	BlackRock Investment Management, LLC	1.17%
		NVIT Bond Index Class Y	BlackRock Investment Management, LLC	0.23%
		NVIT International Index Fund Class Y	BlackRock Investment Management, LLC	0.30%
		NVIT iShares Fixed Income ETF Fund Class Y	BlackRock Investment Management, LLC	0.22%
		NVIT iShares Global Equity ETF Fund Class Y	BlackRock Investment Management, LLC	0.23%
		NVIT Mid Cap Index Fund Class Y	BlackRock Investment Management, LLC	0.25%
		NVIT NASDAQ-100 Index Fund Class II	BlackRock Investment Management, LLC	0.72%
		NVIT S&P 500 Index Fund Class Y	BlackRock Investment Management, LLC	0.16%
		Calvert VP SRI Balanced Portfolio Class F	Calvert Research and Management	0.89%
American Funds IS American Funds Global Balanced Fund Class	Capital Research and Management Company	1.02%		



Company	Product	Subaccounts Offered	Subaccount Fund Manager	Net Expense Ratio
Nationwide Life Insurance Company Nationwide Financial	Nationwide Advisory Retirement Income AnnuitySM New York (FPDA)	American Funds IS American High-Income Trust Fund Class 4	Capital Research and Management Company	0.82%
		American Funds IS Asset Allocation Fund Class 4	Capital Research and Management Company	0.80%
		American Funds IS Bond Fund of America Class 4	Capital Research and Management Company	0.73%
		American Funds IS Capital Income Builder Class 4	Capital Research and Management Company	0.78%
		American Funds IS Global Growth Fund Class 4	Capital Research and Management Company	0.91%
		American Funds IS Global Small Capitalization Fund Class 4	Capital Research and Management Company	1.16%
		American Funds IS Growth Fund Class 4	Capital Research and Management Company	0.84%
		American Funds IS Growth-Income Fund 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 U.S. Government Securities Fund Class 4	Capital Research and Management Company	0.76%
		American Funds IS Washington Mutual Investors Fund Class 4	Capital Research and Management Company	0.77%
		NVIT Small Cap Index Fund Class Y	Capital Research and Management Company	0.25%
		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%
		DFA VA Equity Allocation Portfolio Institutional Class	Dimensional Fund Advisors LP	0.31%
		DFA VA Global Bond Portfolio	Dimensional Fund Advisors LP	0.21%
		DFA VA Global Moderate Allocation Portfolio Institutional Class	Dimensional Fund Advisors LP	0.28%
		DFA VA International Small Portfolio	Dimensional Fund Advisors LP	0.39%
		DFA VA International Value Portfolio	Dimensional Fund Advisors LP	0.28%
DFA VA Short Term Fixed Portfolio	Dimensional Fund Advisors LP	0.12%		
DFA VA U.S. Large Value Portfolio	Dimensional Fund Advisors LP	0.21%		

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Company	Product	Subaccounts Offered	Subaccount Fund Manager	Net Expense Ratio
Nationwide Life Insurance Company Nationwide Financial	Nationwide Advisory Retirement Income AnnuitySM New York (FPDA)	DFA VA U.S. Targeted Value Portfolio	Dimensional Fund Advisors LP	0.28%
		NVIT DoubleLine Total Return Tactical Fund Class II	DoubleLine Capital LP	0.60%
		Fidelity Emerging Markets Portfolio Service Class 2	Federated Investment Management Company	1.13%
		NVIT Government Money Market Fund Class I	Federated Investment Management Company	0.47%
		NVIT Fidelity Institutional AM Emerging Markets Fund Class I	FIAM LLC	1.43%
		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 Balanced Portfolio Service Class 2	Fidelity Management & Research Company	0.81%
		Fidelity VIP Energy Portfolio Service Class 2	Fidelity Management & Research Company	0.85%
		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 Opportunities Portfolio Service Class 2	Fidelity Management & Research Company	0.82%
		Fidelity VIP Growth Portfolio Service Class 2	Fidelity Management & Research Company	0.81%
		Fidelity VIP International Capital Appreciation Portfolio Service Class 2	Fidelity Management & Research Company	1.03%
		Fidelity VIP Investment Grade Bond Portfolio Service Class 2	Fidelity Management & Research Company	0.63%
		Fidelity VIP Strategic Income Portfolio Service Class 2	Fidelity Management & Research Company	0.89%
		Fidelity VIP Value Strategies Portfolio Service Class 3	Fidelity Management & Research Company	0.84%
		First Eagle Overseas Variable Fund	First Eagle Investment Management, LLC	1.21%
		Alger Capital Appreciation Portfolio Class I-2 Shares	Fred Alger Management Inc.	0.93%
		Goldman Sachs Small Cap Equity Insights Fund Service Shares	Goldman Sachs Asset Management, L.P.	1.06%
NVIT GQG US Quality Equity Fund Class I	GQG Partners LLC	0.86%		
Guggenheim VFT Series E (Total Return Bond Series)	Guggenheim Investments	0.92%		

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Company	Product	Subaccounts Offered	Subaccount Fund Manager	Net Expense Ratio
Nationwide Life Insurance Company Nationwide Financial	Nationwide Advisory Retirement Income AnnuitySM New York (FPDA)	Guggenheim VFT Series F (Floating Rate Strategies Series)	Guggenheim Investments	1.19%
		Rydex VT Financial Services Fund	Guggenheim Investments	1.74%
		Rydex VT Telecommunications Fund	Guggenheim Investments	1.77%
		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 Multi-Manager Small Company Fund Class I	Jacobs Levy Equity Management, Inc., Invesco Advisers, Inc.	1.04%
		NVIT Jacobs Levy Large Cap Growth Fund Class I	Jacobs Levy Equity Management, Inc.	0.70%
		NVIT Small Cap Value Fund Class I	Jacobs Levy Equity Management, Inc.	1.06%
		Janus Henderson Balanced Portfolio Service Shares	Janus Henderson Investors US LLC	0.87%
		Janus Henderson Enterprise Portfolio Service Shares	Janus Henderson Investors US LLC	0.97%
		Janus Henderson Flexible Bond Portfolio Service Shares	Janus Henderson Investors US LLC	0.82%
		Janus Henderson Global Sustainable Equity Portfolio Institutional Shares	Janus Henderson Investors US LLC	0.74%
		Janus Henderson Global Technology and Innovation Portfolio Service Shares	Janus Henderson Investors US LLC	0.97%
		Janus Henderson Overseas Portfolio Service Shares	Janus Henderson Investors US LLC	1.13%
		Janus Henderson VIT Global Research Portfolio Service Shares	Janus Henderson Investors US LLC	0.97%
		John Hancock VIT Disciplined Value Emerging Markets Value Trust Series NAV	John Hancock Variable Trust Advisors LLC	0.96%
		NVIT International Equity Fund Class I	Lazard Asset Management LLC	0.98%
		NVIT Loomis Core Bond Fund Class Y	Loomis, Sayles & Company, L.P.	0.44%
NVIT Loomis Short Term Bond Fund Class II	Loomis, Sayles & Company, L.P.	0.80%		

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Nationwide Life Insurance Company Nationwide Financial	Nationwide Advisory Retirement Income AnnuitySM New York (FPDA)	NVIT Loomis Short Term High Yield Bond Class I	Loomis, Sayles & Company, L.P.	0.87%
		Lord Abbett Bond Debenture Portfolio Class VC	Lord, Abbett & Co. LLC	0.99%
		Lord Abbett Total Return Portfolio Class VC	Lord, Abbett & Co. LLC	0.71%
		NYLI VP MacKay Convertible Portfolio Service Class 2	MacKay Shields LLC	0.93%
		MFS VIT Growth Series Service Class	Massachusetts Financial Services Company LLC	0.97%
		MFS VIT II International Growth Portfolio Service Class	Massachusetts Financial Services Company LLC	1.13%
		MFS VIT II Research International Portfolio Service Class	Massachusetts Financial Services Company LLC	1.14%
		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%
		MFS VIT Utilities Series Service Class	Massachusetts Financial Services Company LLC	1.04%
		MFS VIT Value Series Service Class	Massachusetts Financial Services Company LLC	0.94%
		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%
NVIT Blueprint Conservative Fund Class II	Nationwide Fund Advisors	0.85%		
NVIT Blueprint Moderate Fund Class II	Nationwide Fund Advisors	0.96%		

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Nationwide Life Insurance Company Nationwide Financial	Nationwide Advisory Retirement Income AnnuitySM New York (FPDA)	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%
		NVIT BNY Mellon Dynamic U.S. Equity Income Class II	Newton Investment Management Limited	0.93%
		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 CommodityRealReturn Strategy Portfolio Administrative Class	Pacific Investment Management Company LLC	2.28%
		PIMCO VIT Dynamic Bond Portfolio Administrative Class	Pacific Investment Management Company LLC	1.03%
		PIMCO VIT Emerging Markets Bond Portfolio Administrative Class	Pacific Investment Management Company LLC	1.28%
		PIMCO VIT High Yield Portfolio Administrative Class	Pacific Investment Management Company LLC	0.80%
		PIMCO VIT Income Portfolio Administrative Class	Pacific Investment Management Company LLC	1.06%
		PIMCO VIT International Bond Portfolio (U.S. Dollar Hedged) Administrative Class	Pacific Investment Management Company LLC	1.01%
		PIMCO VIT Long-Term U.S. Government Portfolio Administrative Class	Pacific Investment Management Company LLC	2.58%
PIMCO VIT Real Return Portfolio Administrative Class	Pacific Investment Management Company LLC	1.07%		
PIMCO VIT Short-Term Portfolio Administrative Class	Pacific Investment Management Company LLC	0.62%		

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Nationwide Life Insurance Company Nationwide Financial	Nationwide Advisory Retirement Income AnnuitySM New York (FPDA)	PIMCO VIT Total Return Portfolio Administrative Class	Pacific Investment Management Company LLC	0.79%
		Vanguard VIF Capital Growth Portfolio	PRIMECAP Management Company	0.34%
		NVIT Putnam International Value Fund Class Z	Putnam Investment Management, LLC	1.10%
		Putnam VT George Putnam Balanced Fund Class IB	Putnam Investment Management, LLC	0.90%
		Putnam VT International Equity Fund Class IB	Putnam Investment Management, LLC	1.08%
		Putnam VT International Value Fund Class IB	Putnam Investment Management, LLC	1.07%
		Putnam VT Sustainable Leaders Fund Class IB	Putnam Investment Management, LLC	0.88%
		T. Rowe Price Blue Chip Growth Portfolio Class II	T. Rowe Price Associates, Inc.	0.99%
		T. Rowe Price Health Sciences Portfolio Class II	T. Rowe Price Associates, Inc.	1.10%
		T. Rowe Price Mid-Cap Growth Portfolio Class II	T. Rowe Price Associates, Inc.	1.08%
		Vanguard VIF Equity Index Portfolio	The Vanguard Group, Inc.	0.14%
		Vanguard VIF Global Bond Index Portfolio	The Vanguard Group, Inc.	0.13%
		Vanguard VIF Mid-Cap Index Portfolio	The Vanguard Group, Inc.	0.17%
		Vanguard VIF Real Estate Index Portfolio	The Vanguard Group, Inc.	0.26%
		Vanguard VIF Short-Term Investment Grade Portfolio	The Vanguard Group, Inc.	0.14%
		Vanguard VIF Total Bond Market Index Portfolio	The Vanguard Group, Inc.	0.14%
		Vanguard VIF Total International Stock Market Index Portfolio	The Vanguard Group, Inc.	0.11%
		Vanguard VIF Total Stock Market Index Portfolio	The Vanguard Group, Inc.	0.13%
		VanEck VIP Global Gold Fund Class S	Van Eck Associates Corporation	1.45%
		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.	0.87%		
Victory Pioneer Fund VCT Portfolio Class II	Victory Capital Management, Inc.	1.00%		

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Nationwide Life Insurance Company Nationwide Financial	Nationwide Advisory Retirement Income AnnuitySM New York (FPDA)	Vanguard VIF Growth Portfolio	Wellington Management Company LLP, Jackson Square Partners, LLC	0.34%
		Vanguard VIF Equity Income Portfolio	Wellington Management Company LLP, The Vanguard Group, Inc	0.29%
		NVIT Real Estate Fund Class II	Wellington Management Company LLP	1.17%
		Vanguard VIF Balanced Portfolio	Wellington Management Company LLP	0.20%
		Vanguard VIF High Yield Bond Portfolio	Wellington Management Company LLP	0.24%
Other Crediting Strategy Information		Low Cost subaccount fee up to 0.35% may be added to certain subaccounts.		



Nationwide Lifetime Income Rider Plus Empire Advisory New York III

Guaranteed Lifetime Withdrawal Benefit

Company	Nationwide Life Insurance Company
Benefit Name	Nationwide Lifetime Income Rider Plus Empire Advisory New York III
Products Available On	Nationwide Advisory Retirement Income Annuity SM New York
Is Benefit a Rider?	Yes
Benefit Launch Date	7/25/2025
Can Benefit Be Terminated?	No
Benefit Issue Ages	50 - 85
Minimum Age at Which GLWB Payments Can Commence	50
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	1.45%
Maximum Annual Benefit Charge	1.60%
Charge Frequency	Annually
Charge Based on	Benefit Base
Rollup Interest Type	Simple
Rollup	6.00%
Initial Rollup Period	10 Years
Reset on Rollup Period Permitted	No
Maximum Rollup Period	10 Years

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Nationwide Lifetime Income Rider Plus Empire Advisory New York III

Guaranteed Lifetime Withdrawal Benefit

Company	Nationwide Life Insurance Company
Benefit Name	Nationwide Lifetime Income Rider Plus Empire Advisory New York III
Impact of Withdrawals Prior to Income Commencement	Pro Rata for one allowable Non-Lifetime withdrawal. Standard Adviser fees do not decrease the Benefit Base. Excess Adviser Fees reduce the Benefit Base Pro Rata
Impact of Excess Withdrawals After Income Commencement	Pro Rata



Nationwide Lifetime Income Rider Plus Empire Advisory New York III

Guaranteed Lifetime Withdrawal Benefit

Company	Nationwide Life Insurance Company
Benefit Name	Nationwide Lifetime Income Rider Plus Empire Advisory New York III
Investment Restrictions	<p style="text-align: center;">Yes</p> <p style="text-align: center;">Allowable Funds</p> <p style="text-align: center;"> NVIT Blueprint Aggressive Fund NVIT Blueprint Balanced Fund NVIT Blueprint Capital Appreciation Fund NVIT Blueprint Conservative Fund NVIT Blueprint Moderately Conservative Fund NVIT Blueprint Moderately Aggressive Fund NVIT Blueprint Managed Growth & Income Fund NVIT Blueprint Managed Growth Fund NVIT Blueprint Moderate Fund NVIT Investor Destinations Aggressive Fund NVIT Investor Destinations Balanced Fund NVIT Investor Destinations Capital Appreciation 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 Aggressive Fund NVIT Investor Destinations Moderately Conservative Fund NVIT Managed American Funds Asset Allocation Fund </p> <p style="text-align: center;">Custom Allocations (Minimum / Maximum)</p> <p style="text-align: center;"> Group A = 0% - 100% Group B = 0% - 100% Group C = 0% - 10% </p> <p style="text-align: center;">Automatic Quarterly rebalancing.</p>
Benefit Conflicts	<p style="text-align: center;">Only one optional Guaranteed Lifetime Withdrawal Benefit may be elected.</p>

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Company	Nationwide Life Insurance Company
Benefit Name	Nationwide Lifetime Income Rider Plus Empire Advisory New York III
<p>Guaranteed Lifetime Withdrawal Benefit</p>	<p>Optional Lifetime Income Rider Plus Empire Advisory guarantees annual withdrawals at a specified level (see below*), regardless if the Account Value goes to zero. Guaranteed 6.00% 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 style="text-align: center;">Greater of:</p> <ol style="list-style-type: none"> 1. Highest Anniversary Value, plus any additional Premiums Paid and Bonuses' or 2. Premiums Paid increased at 6.00% 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 6.00% 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 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. Rider charge might increase with a step-up. Automatic step-ups cease and become client elected step-ups when the rider charge or investment restrictions change. Standard Adviser fee is 1.50% of the average daily Account Value. 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</p>

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Nationwide Lifetime Income Rider Plus Empire Advisory New York III

Guaranteed Lifetime Withdrawal Benefit

Company	Nationwide Life Insurance Company
Benefit Name	Nationwide Lifetime Income Rider Plus Empire Advisory New York III
	<p>youngest Designated Life. Prior to the first withdrawal, Joint Life may be converted to Single Life due to a divorce. Excess withdrawals that reduce the Benefit Base to zero will terminate the rider. Rider must be elected at issue and cannot be terminated at client's request.</p>
Benefit Payout Table	<p style="text-align: center;"><u>*Income % Based on Age of Commencement</u> (Single Life / Joint Life) Ages 50 - 54 = 3.50% / 3.05% Ages 55 - 59 = 4.00% / 3.55% Ages 60 - 64 = 4.50% / 4.00% Ages 65 - 69 = 5.80% / 5.30% Ages 70 - 74 = 6.25% / 5.75% Ages 75 - 79 = 6.75% / 6.25% Ages 80 - 84 = 7.40% / 6.90% Ages 85 - 89 = 8.15% / 7.65% Ages 90 - 94 = 9.15% / 8.65% Ages 95+ = 10.45% / 9.95%</p>
Benefit Close Date	N/A



Return of Premium Death Benefit (Nationwide Advisory Retirement Income Annuity)

Guaranteed Minimum Death Benefit

Company	Nationwide Life Insurance Company
Benefit Name	Return of Premium Death Benefit (Nationwide Advisory Retirement Income Annuity)
Products Available On	Nationwide Advisory Retirement Income Annuity SM (03/10/2019 - 09/16/2019) Nationwide Advisory Retirement Income Annuity SM Nationwide Advisory Retirement Income Annuity SM New York
Benefit Launch Date	3/8/2019
Benefit Type	Return of Principal
Can Benefit Be Terminated?	No
Rider Issue Ages	0 - 85
Step-Up	No
Step-Up Frequency	N/A
Spousal Continuation	Yes
Current Annual Benefit Charge	0.15%
Maximum Annual Benefit Charge	0.15%
Charge Frequency	Annually
Charge Based on	Benefit Base
Rollup Interest Type	N/A
Rollup	N/A
Initial Rollup Period	N/A
Reset on Rollup Period Permitted	No
Maximum Rollup Period	N/A
Impact of Withdrawals	Pro Rata Advisor Fees withdrawn in excess of the Standard Adviser Fee of 1.50%, will be considered an excess withdrawal.

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Return of Premium Death Benefit (Nationwide Advisory Retirement Income Annuity)

Guaranteed Minimum Death Benefit

Company	Nationwide Life Insurance Company
Benefit Name	Return of Premium Death Benefit (Nationwide Advisory Retirement Income Annuity)
Investment Restrictions	N/A
Benefit Conflicts	N/A
Guaranteed Minimum Death Benefit	<p>Optional Return of Premium Death Benefit GMDB provides a minimum death benefit equal to:</p> <p style="text-align: center;">Greater of:</p> <ol style="list-style-type: none"> 1. Premiums Paid, adjusted for withdrawals, excluding Standard Adviser Fees, or 2. Full Account Value. <p>Certain ownership changes may result in the Return of Premium Death Benefit being converted to Account Value only. Terminal Illness Waiver allows the owner to receive the Return of Premium Death Benefit prior to death. Contract must be in force at least one year.</p>
Benefit Close Date	N/A