

# Just the facts



The Best of America All American Gold Annuity<sup>SM</sup> Key Facts



**Nationwide<sup>®</sup>**  
*On Your Side*

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

<p><b>What is an Annuity?</b></p>	<p>Annuities are long-term, tax-deferred investments designed for retirement and will fluctuate in value. They allow you to create a fixed or variable stream of income through a process called annuitization. They provide a variable rate of return based on the performance of the underlying investments.</p> <p>But, as with most things in life, annuities do have limitations. If you decide to take your money out early, you may face surrender charges. Plus, if you're not yet 59½, you may also have to pay an additional 10% tax penalty on top of ordinary income taxes. A death benefit is available with most variable annuities and naturally, if you take a withdrawal, your death benefit and cash value will be reduced.</p> <p>You should know that annuities contain guarantees and protections that are subject to the claims-paying ability of the issuer. But, these don't apply to the investment performance of the variable accounts that are subject to investment risk. Remember, investing involves risk, including possible loss of principal.</p> <p>An annuity is a contract between you and an insurance company and it's sold by prospectus. While it may take some time, you should read these documents. They describe risk factors, fees and charges that may apply to you. Variable annuities have fees and charges that include mortality and expense, administrative fees, contract fees, and the expense of the underlying investment options.</p>												
<p><b>Issue Ages</b></p>	<ul style="list-style-type: none"> <li>• Annuitant through age 85, no limit on owner age</li> <li>• Some optional benefits may have additional age restrictions</li> </ul>												
<p><b>Investment Amounts and Credits</b></p>	<ul style="list-style-type: none"> <li>• \$5,000 initial minimum or \$3,000 for IRAs; subsequent investments \$500, or \$50 if automatic electronic investment ACH payment</li> <li>• Cumulative purchase payments over \$500,000 will receive an additional credit of 0.50% — \$1 million or more will receive 1.0%</li> </ul>												
<p><b>Investment Choices</b></p>	<ul style="list-style-type: none"> <li>• Create your portfolio from a diversified lineup of underlying investment options offered by world-class money managers</li> <li>• Choose from a variety of model portfolios — from passive to actively managed; model portfolios consist of various underlying investment options that correspond to the particular strategy of each model (e.g., conservative, aggressive)</li> <li>• The underlying investment options are not publicly traded mutual funds and are not available directly for purchase by the public; they are only available through variable insurance policies issued by insurance companies</li> </ul>												
<p><b>Fees and Expenses</b></p>	<ul style="list-style-type: none"> <li>• 1.15% total cost; comprised of 0.95% mortality and expense risk charge and 0.20% administrative fee</li> <li>• Each underlying investment option also has a fee, see each fund prospectus for details</li> </ul>												
<p><b>Withdrawals</b></p>	<ul style="list-style-type: none"> <li>• You may withdraw up to 10% (non-cumulative) of the total purchase payments, each year, without penalty</li> <li>• There is no surrender charge if the contract is annuitized after the second contract year (one year in FL)</li> <li>• Systematic withdrawals, based on the table below, are penalty free (may not be available in all states)</li> </ul> <table border="1" data-bbox="479 1533 1445 1612"> <tr> <th>Owner's Age</th> <th>Under 59½</th> <th>59½ – 61</th> <th>62 – 64</th> <th>65 – 74</th> <th>75 or over</th> </tr> <tr> <th>Percentage of Contract Value</th> <td>5%</td> <td>7%</td> <td>8%</td> <td>10%</td> <td>13%</td> </tr> </table> <ul style="list-style-type: none"> <li>• Required minimum distributions (RMD) may be withdrawn from each individual retirement account (IRA) free of contract charges each year, but taxes will apply</li> <li>• After the third year, no penalty will be charged for withdrawals if the owner is confined to a long-term care facility or hospital for a continuous 90-day period or for terminal illness, provided the illness was diagnosed after the contract was issued (may not be available in all states)</li> </ul>	Owner's Age	Under 59½	59½ – 61	62 – 64	65 – 74	75 or over	Percentage of Contract Value	5%	7%	8%	10%	13%
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Percentage of Contract Value	5%	7%	8%	10%	13%								

<b>Withdrawals (cont.)</b>	<p>Withdrawals of taxable amounts will be subject to ordinary income tax and, if taken prior to 59½, a 10% tax penalty may apply. Withdrawals will reduce the death benefit and the cash surrender values.</p> <p>Since annuities are long-term investments, you may be charged a penalty if you make a withdrawal before a specified period of time. This penalty is called the contingent deferred sales charge (CDSC); purchase payments in the account less than seven years are subject to a CDSC:</p>																		
	<table border="1"> <thead> <tr> <th>Years After Deposit</th> <th>0</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6</th> <th>7</th> </tr> </thead> <tbody> <tr> <td>Charge</td> <td>7%</td> <td>7%</td> <td>6%</td> <td>5%</td> <td>4%</td> <td>3%</td> <td>2%</td> <td>0%</td> </tr> </tbody> </table>	Years After Deposit	0	1	2	3	4	5	6	7	Charge	7%	7%	6%	5%	4%	3%	2%	0%
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Charge	7%	7%	6%	5%	4%	3%	2%	0%											
<b>Death Benefits*</b> <ul style="list-style-type: none"> <li>All death benefits will be adjusted for previous withdrawals</li> <li>Please see prospectus for adjustments and limitations</li> </ul>	<p><b>Death Benefits</b></p> <p>If the death of the annuitant occurs prior to annuitization, the beneficiary will receive the greatest of:</p> <p>A. The value of the annuity at the time we receive all required paperwork  B. The total purchase payments made to the annuity  C. See below</p> <p><b>Five-year Step-up Death Benefit</b> <span style="float: right;"><b>No additional charge</b></span></p> <p>The greatest five-year contract anniversary value as of the date of the annuitant's death and before the deceased annuitant's 86th birthday. Maximum issue age (annuitant) is age 85.</p> <p><b>One-year Step-up Enhanced Death Benefit</b> <span style="float: right;"><b>Cost: 0.20%</b></span></p> <p>The greatest one-year contract anniversary value as of the date of the annuitant's death and before the deceased annuitant's 86th birthday. Maximum issue age (annuitant) is age 80.</p> <p><b>One-month Step-up Enhanced Death Benefit</b> <span style="float: right;"><b>Cost: 0.35%</b></span></p> <p style="text-align: right;"><small>(not available in NY)</small></p> <p>The greatest one-month contract anniversary value as of the date of the annuitant's death and before the deceased annuitant's 75th birthday. Maximum issue age (annuitant) is age 75.</p>																		
<b>Other Benefits*</b>	<p><b>Spousal Protection Feature</b> <span style="float: right;"><b>No additional charge</b></span></p> <p><b>Beneficiary Protector® II</b> <span style="float: right;"><b>Cost: 0.35%</b></span></p>																		
<b>Living Benefits*</b>	<p><b>The Nationwide Lifetime Income Rider® (L.inc)</b> <span style="float: right;"><b>Cost: 1.00%</b></span></p> <p style="text-align: right;"><small>(annually, on the income benefit base)</small></p> <p style="padding-left: 40px;"><b>– L.inc Spousal Continuation Feature</b> <span style="float: right;"><b>Additional 0.20%</b></span></p> <p style="text-align: right;"><small>(annually, on the income benefit base)</small></p> <p>Please see prospectus and specific brochures for details and limitations.</p>																		

\* Optional features may have an age restriction and may not be available in all states.

Guarantees and protections are subject to the claims-paying ability of Nationwide Life Insurance Company. Please see the product prospectus for more information.

**This brochure must be preceded or accompanied by a variable annuity product prospectus. Each subaccount within a variable annuity has its own separate prospectus. A prospectus describes the investment objectives, risk factors, expenses, fees and surrender charges that may apply to you. You should read these prospectuses carefully before purchasing a variable annuity and investing in a variable subaccount. Prospectuses are available from your investment professional or by writing to Nationwide Life Insurance Company, P.O. Box 182021, Columbus, Ohio 43218-2021.**

## From our family to yours

At first glance, we probably look like every big company out there. True, we're one of the largest financial services companies in the country... we're a Fortune 500 company with 35,000 associates.

But spend some time with us and you'll quickly see a difference — family is at the heart of all we do.

For more than 80 years, we've dedicated ourselves to helping families prepare for the future while helping them protect the things they care about today.

Welcome to the Nationwide® family. You're going to feel right at home.



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*On Your Side*

Not all optional features are available in all states or in combination with other features.

Nationwide includes Nationwide Mutual Insurance Company and Nationwide Financial Services, Inc. (NFS). NFS is the ultimate parent company of Nationwide Life Insurance Company and Nationwide Life and Annuity Insurance Company.

The Best of America All American Gold Annuity is a variable annuity issued by Nationwide Life Insurance Company, Columbus, Ohio, a member of Nationwide Financial®. The general distributor is Nationwide Investment Services Corporation, member FINRA. In MI only: Nationwide Investment Svcs. Corporation.

Nationwide, Nationwide Financial, The Nationwide Lifetime Income Rider, On Your Side and the Nationwide framemark are service marks of Nationwide Mutual Insurance Company. Beneficiary Protector and The Best of America All American Gold Annuity are service marks of Nationwide Life Insurance Company.

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Contract/Certificate: VAC-0102AO, VAC-0102OR

**In Oklahoma: VAC-0102OK**

Riders: VAR-0106AO, VAZ-0142AO, VAZ-0142OR, VAR-0106OR, VAR-0105AO, VAR-0105OR, VAR-0144AO, VAR-0144OR, APO-6284

**Oklahoma Riders: APO-6284, VAR-0106AO, VAR-0105AO, VAZ-0142AO**

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