

Schwab Income Choice Variable Annuity™ Packages at a Glance

You can choose from eight packages to customize the Schwab Income Choice Variable Annuity according to the features and benefits that best fit your needs.

Packages 1 and 2 do not include The Nationwide Lifetime Income Rider® (L.inc). Choose from 7 professionally managed model portfolios through Nationwide Allocation Architect®, or from over 70 professionally managed portfolios representing more than 14 fund families. Guaranteed term options are also available.

Package 1

- Annuitant/Co-annuitant must be age 85 or younger
- Includes base annuity and Return of Premium Death Benefit Option for 0.75%

Package 2

- Annuitant/Co-annuitant must be age 80 or younger¹
- Includes base annuity and One-Year Enhanced Death Benefit Option for 0.85%

Packages 3 through 8 include The Nationwide Lifetime Income Rider (L.inc). Choose from 5 professionally managed model portfolios through Nationwide Allocation Architect or from 7 additional investment options from American Funds and Nationwide.

The following packages provide lifetime income for you for 0.95%² plus the package cost.

Package 3

- Contract owner must be between ages 45 and 85³
- Includes base annuity and Contract Value Death Benefit Option for 0.65%

Package 4

- Contract owner must be between ages 45 and 85³
- Includes base annuity and Return of Premium Death Benefit Option for 0.75%

Package 5

- Contract owner must be between ages 45 and 80^{1,3}
- Includes base annuity and One-Year Enhanced Death Benefit Option for 0.85%

The following packages provide lifetime income for you with Spousal Continuation for 1.10%² plus the package cost.

Package 6

- Both spouses must be between ages 45 and 85
- Includes base annuity and Contract Value Death Benefit Option for 0.65%

Package 7

- Both spouses must be between ages 45 and 85
- Includes base annuity and Return of Premium Death Benefit Option for 0.75%

Package 8

- Both spouses must be between ages 45 and 80¹
- Includes base annuity and One-Year Enhanced Death Benefit Option for 0.85%

The expenses in the packages above do not include the underlying portfolios fees. A spousal protection feature, which provides a death benefit for you or your spouse, is available only with the Return of Premium or One-Year Enhanced Death Benefit Options. Consult the prospectus and brochure for details on these and all other features.

¹ Annuitants must be 80 or younger to select the One-Year Enhanced Death Benefit (Packages 2, 5 and 8).

² L.inc fees are assessed against the value of your income benefit base on your L.inc anniversary. All other annuity expenses are assessed daily on the annuity asset value.

³ If the owner is a non-natural owner, such as a trust, then the annuitant must be between ages 45 – 85.

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*Variable annuities are sold by prospectus only. You can request a prospectus by calling **1-888-311-4887** or by visiting **schwab.com/annuities**. Before purchasing a variable annuity, you should carefully read the prospectus and consider its investment objective and all risks, charges and expenses associated with the annuity and its investment options. A variable annuity's value will fluctuate depending on the underlying investment. An investor's units, when redeemed, may be worth more or less than the original amount invested. Variable annuities are suitable for long-term goals, such as retirement, and any withdrawals of earnings prior to age 59½ may be subject to income tax and a 10 percent tax penalty. Guarantees are subject to the claims-paying ability of the insurance company, and do not apply to the separate account or the underlying portfolios available with this contract.*

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Income Choice—VAC-0115AO, in OK VAC-0115OK
L-inc—VAR-0140AO
Return of premium DB—VAC-0141AO
One year DB—VAR-0142AO