



The Best of America® IV variable annuity | Product guide

Invest for tomorrow — today.

Learn how with The Best of America® IV variable annuity

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

<p>What is a variable annuity?</p>	<p>A variable annuity, which is designed for long-term investing, could be a great addition to your overall investment portfolio, but please keep these facts in mind:</p> <ul style="list-style-type: none"> • Variable annuities offer several ways to generate income, including systematic withdrawals, lifetime income payments through a guaranteed lifetime withdrawal benefit (GLWB) and annuitization; annuitization is offered at no additional cost; prior to annuitization, the contract terms and investments remain the same as stated in the variable annuity • Certain variable annuities may offer death benefits, available at an additional cost, that provide an amount payable upon death to the beneficiary and may offer guaranteed increases or protection against investment loss • Investment options within variable annuities are privately traded underlying subaccounts and cannot be purchased directly by the public; they are available only through variable insurance policies from insurance companies • Variable annuity values will fluctuate based on investment option performance • If you take withdrawals before you're age 59½, you may have to pay a 10% early withdrawal federal tax penalty in addition to ordinary income taxes • Withdrawals may trigger early surrender charges, reduce your death benefit and contract value, and may also reduce any guaranteed lifetime withdrawal benefits • All guarantees and protections of variable annuities are subject to the financial strength and claims-paying ability of Nationwide Life Insurance Company • Guarantees don't apply to any variable accounts, which are subject to investment risk (including the possible loss of your principal) • Fees and charges of an annuity can vary and may include mortality and expense risk fees, administrative fees, contract fees and the expense of your investment options <p>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 or call 1-800-848-6331.</p>
<p>Issue ages</p>	<ul style="list-style-type: none"> • Annuitant through Age 78, no limit on owner age
<p>Initial investment amounts</p>	<ul style="list-style-type: none"> • Minimum initial investment (nonqualified accounts): \$1,500 • No minimum initial investment for qualified accounts • \$10 subpays

Underlying investment choices

You may choose from a diversified lineup of funds offered by world-class money managers. Exchanges between variable investment options have no tax consequences. The underlying investment options cannot be purchased directly by the general public. They are available only through variable annuity and life insurance products, or in certain qualified pension or retirement plans.

A fixed account option is also available (restrictions may apply). Fixed account assets are invested in the general account of Nationwide Life Insurance Company and are guaranteed against loss of principal, subject to the claims-paying ability of Nationwide Life Insurance Company.

Fees and expenses

- Mortality and expense risk fee: 1.25%
- Administrative service charge: 0.05%
- Contract maintenance charge: This annual charge will vary between \$0 and \$30, depending on the type of account that is set up
- Each purchase payment that remains in the account for less than seven years is subject to a contingent deferred sales charge (CDSC) based on the schedule below; in California, CDSC is referred to as a surrender charge:

Years since deposit	0	1	2	3	4	5	6	7
Charge	7%	6%	5%	4%	3%	2%	1%	0%

Withdrawals

You may access a portion of your annuity assets without incurring surrender charges.

- After the first year, you may withdraw up to 10% of your total purchase payments each year (noncumulative)
- You may take required minimum distribution payments
- If you withdraw less than the maximum percentage allowed in a given year, you cannot carry over the unused portion to subsequent years; withdrawals that exceed the percentage specified may be subject to a contingent deferred sales charge on all amounts over that percentage
- Withdrawals may be subject to ordinary income tax, and if taken prior to age 59½, a 10% federal tax penalty may apply; the death benefit and contract value will be reduced

Death benefits

If the annuitant dies before their 75th birthday and before annuitization, the beneficiary will receive the greater of:

- The contract value as of the date we receive all required paperwork in good order
- The total of all purchase payments made to the annuity, less adjustments for amounts surrendered; any adjustment for amounts surrendered will reduce the death benefit in the same proportion that the contract value was reduced on the date of partial surrender

If the annuitant dies on or after their 75th birthday and prior to annuitization, the death benefit will equal the contract value.

Early withdrawals will trigger early surrender charges and reduce the death benefit and contract value.

Retirement income options

Guaranteed lifetime income

Guaranteed lifetime income is available through annuitization. You may choose fixed or variable annuitization or combine both methods to provide stability from the fixed payments and the potential for growth from the part of the annuitization that is variable. Many flexible options are available to help you meet your specific income need, including:

Single life — Lifetime income regardless of how long you live or the amount of the investment.

Single life with 10- or 20-year term — Monthly payments for your lifetime (or the annuitant if you name someone other than yourself); payments will continue to your named beneficiary if you die before the end of the minimum guarantee period.

Joint and survivor — Lifetime income for you (or the annuitant if you name someone other than yourself) and the joint annuitant regardless of how long either lives; payments continue for the life of the survivor.

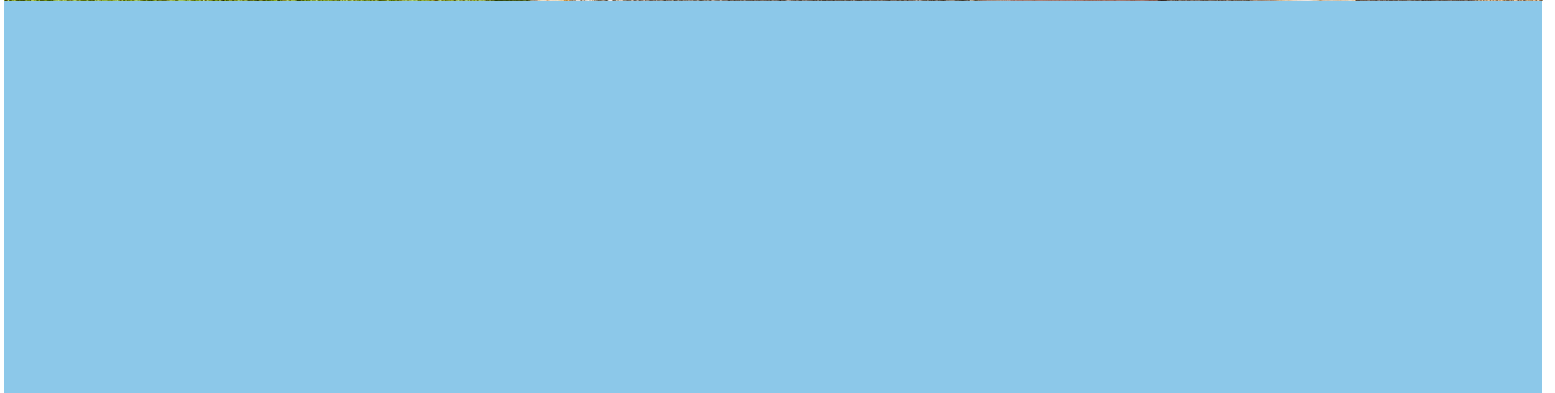
All of Nationwide Life Insurance Company's fixed payment options are guaranteed to remain constant throughout annuitization. Restrictions may apply on the annuitization of contracts over \$2 million. Please see the prospectus or product contract for complete details. All guarantees and protections of variable annuities are subject to the financial strength and claims-paying ability of Nationwide Life Insurance Company.



Why Nationwide®?

Nationwide® is a U.S.-based company with a strong and stable financial foundation rooted in asset management and a rich history of disciplined investing. That's important because as you retire, you want a company that will be with you through all the years ahead.

Our proud mutual heritage and ongoing commitment to our communities help us put members first. That's important, too, because while we're helping you to break down and simplify complex retirement challenges, we're also working to make America a better place to live. And that's good for everyone's future.





Talk to your financial professional to learn more about how The Best of America® IV can help you invest for tomorrow starting today.



Nationwide®
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.

Products are issued by Nationwide Life Insurance Company, Columbus, Ohio. The general distributor is Nationwide Investment Services Corporation, member FINRA, Columbus, Ohio.

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Contract/Certificate: APO-1293-3A, APO-1293-3 and APO-1293-3A-43

Oklahoma: APO-1293-3A-36

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