

Your questions
— answered!



The Best of America® America's INCOME Annuity® Key Facts



Nationwide®
On Your Side

<p>What is this?</p>	<p>The Best of America® America's INCOME Annuity® is a single-premium, immediate variable annuity. An immediate annuity is a contract with an insurance company that provides immediate regular payments in exchange for a lump-sum investment. These payments are guaranteed to last for life or a specified period of time.</p>
<p>What are the benefits of America's INCOME Annuity?</p>	<p>The key benefits of owning an America's INCOME Annuity, include:</p> <ul style="list-style-type: none"> • Guaranteed lifetime income — If you choose a lifetime income option, you can't outlive your income, no matter how long you live • Predictability — Create predictable income by investing in the fixed annuity option • Control — Respond to financial demands as needs arise by taking out unscheduled partial withdrawals • Choice — Choose from multiple underlying variable investment options • Tax advantages — If you're investing with money that has already been taxed, you could receive a portion of each payment tax free <p><i>Some finer points: The guarantee that payments continue for as long as you live, discussed throughout this brochure, is subject to the claims-paying ability of Nationwide Life Insurance Company and does not apply to the investment performance or safety of the underlying investment options. Depending on the income option you choose and how long you live, you could get back less than you invested. Also, early withdrawals will be subject to ordinary income tax and, if taken prior to age 59½, they may be subject to a 10% tax penalty. In addition, unscheduled withdrawals may result in a contract surrender charge and may not be available in all states.</i></p>
<p>How do I obtain a prospectus?</p>	<p>Immediate variable annuities are sold by prospectus. Both the product prospectus and underlying subaccount prospectuses can be obtained from your investment professional or by writing to Nationwide Life Insurance Company, P.O. Box 182021, Columbus, OH 43218-2021. Before investing, carefully consider the subaccounts' investment objectives, risks, charges and expenses. The product prospectus and underlying subaccount prospectuses contain this and other important information. Read the prospectuses carefully before investing.</p>
<p>Are there any age restrictions?</p>	<p>Annuitants must be age 85 or younger. However, owners can be any age.</p>

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

What are the minimum and maximum amounts I can invest?	<ul style="list-style-type: none">• The minimum initial investment you can make is \$35,000• The maximum initial investment you can make is \$2 million for single-life options and term-certain-only options and \$3 million for joint-life options; if you want to invest more than this, it is subject to the company's approval <p><i>A finer point: Subsequent investments into the contract aren't permitted.</i></p>																																
How soon can my payments begin?	Payments can start no earlier than the day after the free-look period ends and no later than one year after the contract issue date.																																
How often will I receive my payments?	You can choose to receive your payments monthly, quarterly, semiannually or annually.																																
What is the minimum payment amount I can receive?	There is no minimum payment amount. However, if an unscheduled partial withdrawal is made, payments can't drop below \$100 each.																																
That's great, but what does it cost?	<p>Assets invested in the variable annuity option will be charged a daily mortality and expense risk fee of 1.25%. There are no initial sales charges or annual contract maintenance charges.</p> <p>Each of the underlying variable investment options are charged an additional operating expense. These expenses range from 0.27% to 2.68%. Transfers between investment options can be made 20 times per calendar year without charges or penalties; however, Nationwide® reserves the right to assess a fee for any transfer in excess of 20 per year.</p> <p>Depending on the state, a premium tax may be assessed. The premium tax currently can range from 0% to 5%.</p> <p>If you make an unscheduled early withdrawal, a contingent deferred sales charge (CDSC) may be assessed. An unscheduled withdrawal will be subject to a CDSC based on the following schedule; there is no CDSC on regular payments or on amounts in excess of the initial investment.</p> <table><tr><th>COMPLETED YEARS AFTER CONTRACT ISSUE DATE</th><th>0</th><th>1</th><th>2</th><th>3</th><th>4</th><th>5</th><th>6</th><th>Thereafter</th></tr><tr><th>CDSC PERCENTAGE</th><td>6%</td><td>6%</td><td>5%</td><td>5%</td><td>4%</td><td>3%</td><td>2%</td><td>0%</td></tr></table> <p>CDSC for Oregon only:</p> <table><tr><th>COMPLETED YEARS AFTER CONTRACT ISSUE DATE</th><th>0</th><th>1</th><th>2</th><th>3</th><th>4</th><th>Thereafter</th></tr><tr><th>CDSC PERCENTAGE</th><td>5%</td><td>4%</td><td>3%</td><td>2%</td><td>1%</td><td>0%</td></tr></table>	COMPLETED YEARS AFTER CONTRACT ISSUE DATE	0	1	2	3	4	5	6	Thereafter	CDSC PERCENTAGE	6%	6%	5%	5%	4%	3%	2%	0%	COMPLETED YEARS AFTER CONTRACT ISSUE DATE	0	1	2	3	4	Thereafter	CDSC PERCENTAGE	5%	4%	3%	2%	1%	0%
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**Do I have a say
regarding my
investments?**

You may choose from more than 70 underlying investment options from many world-class money managers.

A fixed annuity payment option is also available. Assets are invested in the general account of Nationwide Life Insurance Company and the payments are guaranteed against loss subject to the company's claims-paying ability.

A finer point: The underlying variable investment options are only available as investment options in variable life insurance policies and variable annuity contracts issued by life insurance companies. They are not offered or made directly available to the general public. Please refer to The Best of America® America's INCOME Annuity® Investment Choices for a complete listing.

**How can I help
manage risk?**

America's INCOME Annuity Income FoundationSM (AIA Income Foundation) Rider — You can choose either the Step-up Guarantee Option or the Level Guarantee Option.

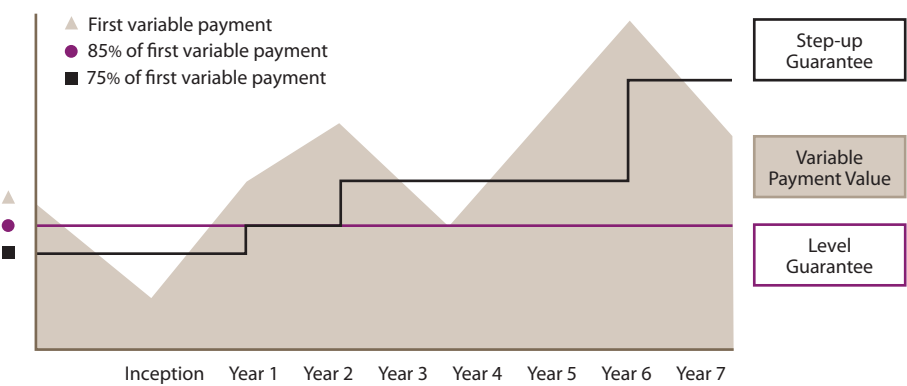
- **Step-up Guarantee Option (Cost 1.00%):**
 - The guaranteed variable payment amount will be equal to 75% of the first variable annuity payment calculated on the contract issue date
 - On each income-start-date anniversary, your guaranteed variable payment amount may increase, if 75% of the calculated variable annuity payment is greater than the previously guaranteed variable annuity payment amount
- **Level Guarantee Option (Cost 1.00%):**
 - The guaranteed variable payment amount will be equal to 85% of the first variable annuity payment calculated on the contract issue date
 - Once the guaranteed variable payment amount is established it will not increase throughout the life of the contract

The guaranteed variable payment amount will be reduced proportionally if you:

- Incur a redemption fee
- Make a variable-to-fixed transfer
- Take an unscheduled withdrawal

A finer point: The AIA Income Foundation rider is available with The Best of America® America's INCOME Annuity® for an additional cost of 1.00% of the daily net assets of the variable account. In addition, not all underlying investment options, available at the contract level, are available with this rider. This rider is irrevocable and it may not be available in all states. With AIA Income Foundation, a 3.0% assumed investment return must be selected and term-certain payment options with periods of less than 10 years aren't available.

The example below illustrates how the different AIA Income Foundation options compare in a fluctuating market



This example is for illustrative purposes only and is not intended to predict future investment results. Variable payment value and investment returns will fluctuate and you may get back less than you invested. Guarantees associated with this variable annuity contract are subject to the claims-paying ability of its issuer, and do not apply to the investment performance of the underlying funds available with this contract. With a constant gross rate of return of 0%, your account value would be less than your initial premium due to the deduction of fees and charges.

How can I help protect my spouse?	<p>The Best of America® America’s INCOME Annuity® offers joint and survivor options that provide both you and your spouse guaranteed payments for life or a specified period of time, whichever is longer. Please note that the spouse must be the joint annuitant or beneficiary.</p>
How can I help protect my beneficiaries?	<p>A number of our payment options include death benefits. Some of these death benefits may provide a cash refund. Others may provide the opportunity to receive the remainder of the term-certain period payments or the present value of these payments in one lump sum.</p> <p><i>A finer point: Only the cash refund option will return the purchase payment. With the other two options, you may get back less than you originally invested.</i></p>
What if I need to access my money?	<p>The ability to take unscheduled withdrawals is available on all payment options that include a term-certain period. For unscheduled partial withdrawals, the minimum amount you can withdraw is \$2,000, and the amount withdrawn must not cause scheduled income payments to drop below \$100.</p> <p><i>A finer point: Unscheduled withdrawals will reduce and may eliminate the payments received during the remaining term-certain period. Unscheduled withdrawals will be subject to ordinary income tax and if taken prior to age 59½, may be subject to a 10% tax penalty. In addition, unscheduled withdrawals may result in a CDSC and may not be available in all states.</i></p>

What payment options are available with this product?

Payment options with a death benefit include:

Single Life with Cash Refund — Guarantees the annuitant lifetime payments; should the annuitant pass away before the payments have added up to the original investment amount, the beneficiary(ies) will be paid the balance, less any applicable premium taxes

Single Life with Term Certain — Guarantees the annuitant lifetime payments or payments for a specified period (10, 15 or 20 years), whichever is longer; should the annuitant pass away before the end of the term-certain period, the beneficiary(ies) will have the option of receiving the remainder of the term-certain period payments or the present value of these payments in one lump sum; with this death benefit, you may get back less than you invested

Joint and 100% Last Survivor with Cash Refund — Guarantees lifetime payments for two individuals, the annuitant and joint annuitant, regardless of how long either one lives; if the annuitants should pass away before receiving the total amount of the original investment, the beneficiary(ies) will be paid the balance of the original investment, less any applicable premium taxes

Joint and 100% Last Survivor with Term Certain — Guarantees lifetime payments for two individuals, the annuitant and joint annuitant, regardless of how long either one lives; in addition, the annuitants are guaranteed to receive payments for at least a specified period (10, 15 or 20 years); should both annuitants pass away before the end of the specified period, the beneficiary(ies) will have the option of receiving the payments for the remainder of the term-certain period or receiving the present value of these payments in one lump sum; with this death benefit, you may get back less than you invested

Term Certain — Allows the annuitant to receive payments for a specified period (five to 30 years); if the annuitant passes away before the specified number of years is completed, the beneficiary(ies) will have the option of receiving payments for the remainder of the term-certain period or receiving the present value of the payments in one lump sum; you may get back less than you invested

Payment options without a death benefit include:

Single Life — Guarantees the annuitant lifetime payments, regardless of how long the annuitant lives or the amount of the investment; this option offers the highest payment for the annuitant's lifetime

Joint and Last Survivor — Provides lifetime payments for two individuals, the annuitant and joint annuitant, regardless of how long either one lives; should one of the annuitants pass away, the payments will continue for the life of the surviving annuitant at a specified percentage rate (50%, 75% or 100%), elected at the time of purchase

Joint and 50% Survivor — Provides lifetime payments for two individuals, the annuitant and joint annuitant, regardless of how long either one lives; upon the death of the annuitant, payments of 50% of the amount that would have been paid if the annuitant were living will be paid for the life of the joint annuitant; if the joint annuitant dies before the annuitant, the annuitant will continue to receive payments without a reduction

Will my
payments be
different
each time?

If you choose to invest in the variable payment option, your payment amounts will fluctuate. However, America's INCOME Annuity® offers the following features to help you impact the fluctuation in your payment amounts.

- **Annual benefit leveling** — Receive level payment amounts for each contract year with an annual reset, based on the actual performance of your underlying investment options
- **Assumed investment return (AIR) options** — AIR is a benchmark rate of return used to determine the initial payment; subsequent payments depend on the return of the underlying investment options relative to the AIR; when returns exceed the AIR, payments increase; when returns fall below the AIR, payments decrease (a 6% AIR is not available in FL, NJ, NY, OK or OR and a 5% AIR is not available in FL; in addition, with the AIA Income Foundation rider a 3% AIR must be used)
- **Fixed payment option** — This option guarantees that you'll receive a fixed payment
- **Variable-to-fixed transfer option** — Amounts allocated to the variable investment options may be transferred to provide fixed annuity payments (this option may not be available in all states)

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 37,000 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.



Nationwide®
On Your Side

All individuals selling this product must be licensed insurance agents and registered representatives.

The Best of America® America's INCOME Annuity® is issued by Nationwide Life Insurance Company, Columbus, Ohio, a member of Nationwide Financial®. The general distributor is Nationwide Investment Services Corporation, member FINRA. In Michigan only: Nationwide Investment Svcs. Corporation. Nationwide Life Insurance Company is a subsidiary of Nationwide Financial Services, Inc., a publicly traded holding company.

Nationwide, the Nationwide framemark, On Your Side and Nationwide Financial are federally registered service marks of Nationwide Mutual Insurance Company. The Best of America and America's INCOME Annuity are federally registered service marks of Nationwide Life Insurance Company. America's INCOME Annuity Income Foundation is a service mark of Nationwide Life Insurance Company.

Contract/Rider Numbers: IAC-0100AO, IAC-0100OR, IAC-0100TX, IAR-0100AO, IAR-0100TX

Oklahoma Contract/Rider Numbers: IAC-0100OK, IAR-0100AO

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NFM-1221AO.4 (01/08)