



Nationwide Secure Growth®

Product basics

Product type	Single-premium deferred fixed annuity
Plan types	Nonqualified, IRA, Roth IRA, SEP IRA, SIMPLE IRA, 401(a) and charitable remainder trust (CRT)
Maximum issue age	There is no maximum issue age for the contract owner; the maximum annuitant issue age is 90
Minimum purchase amount	\$10,000
Subsequent purchase payments	Not allowed

Interest guarantees

Guarantees and protections are subject to the claims-paying ability of the issuing insurance company.

Initial interest rate guarantee periods	<ul style="list-style-type: none"> • 1-, 3-, 5- and 7-year guaranteed periods (subject to availability); the 7-year guarantee period is not available if the 5-Year CDSC option is elected • Annual renewal at end of each initial interest rate guarantee period
Additional interest rates	<p>If the initial purchase payment is equal to or greater than \$100,000, an additional rate is credited to the base interest rate</p> <p>See rate sheet for current credited rates</p>
Declared bonus	N/A
Minimum guarantee	Guaranteed minimum floor rate is .50% (in NY: 1.00%)
Renewal rates	At the end of the initial interest rate guarantee period(s), the subsequent interest rate guarantee period(s) will become annually renewable

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

Access to money

Withdrawals at any time may be subject to ordinary income taxes. If a withdrawal is made before the client is age 59½, it may be subject to a 10% early withdrawal federal tax penalty.

Contingent deferred sales charge¹ (CDSC)	7-year CDSC applied to contract value: 8%, 8%, 7%, 6%, 5%, 4%, 3% 5-year (optional): 8%, 8%, 7%, 6%, 5%
Free withdrawals	10% of the contract value will be available immediately; this feature renews each contract year (noncumulative) <ul style="list-style-type: none"> • Required minimum distribution amounts are not subject to CDSC or market value adjustment (if applicable) • Death benefit distributions are not subject to CDSC or MVA (if applicable) • Annuitization distributions are not subject to CDSC or MVA (if applicable)
Principal guarantee	<ul style="list-style-type: none"> • Standard: After the CDSC period, the contract owner receives a return of principal, less previous withdrawals and applicable state premium taxes • Return of Purchase Payment (optional): During the CDSC period, the contract owner receives a return of principal upon full surrender of the contract, less previous withdrawals and applicable state premium taxes; electing this option reduces the interest rate credited to the purchase payment; the Return of Purchase Payment option is not available if a Market Value Adjustment is elected
Market value adjustment (MVA)	Optional; may not be available in all states When applicable, the market value adjustment (MVA) calculation is applied only during the CDSC period and applies only to withdrawals greater than the free withdrawal amount The MVA reflects the impact of any changes in interest rates; generally, upward movement of interest rates will cause market value adjustments to be negative, while downward rate movement will cause positive adjustments Therefore, an MVA could increase or decrease the amount of the withdrawal
Nursing home waiver²	Yes; may not be available in all states; available at no additional cost Maximum eligibility age is 80
Terminal illness waiver²	Yes; may not be available in all states; available at no additional cost Maximum eligibility age is 80
Annuitization	After 2 years (1 year in Florida and New York) or the date the annuitant reaches age 95, unless another date is chosen by the contract owner
Death benefit	Return of contract value (if MVA is elected, it will be waived)

¹ In California, this is called a surrender charge.

² See the contract for additional details.



This material is not a recommendation to buy, sell, hold or roll over any asset, adopt an investment strategy, retain a specific investment manager or use a particular account type. It does not take into account the specific investment objectives, tax and financial condition or particular needs of any specific person. 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.

Fixed annuities are contracts purchased from a life insurance company. They are designed for long-term retirement goals. Withdrawals are subject to income tax, and withdrawals before age 59½ may be subject to a 10% early withdrawal federal tax penalty.

Nationwide Secure Growth is a modified single-purchase-payment deferred fixed interest annuity and is issued by Nationwide Life Insurance Company, Columbus, Ohio.

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