Spend more time with the people who matter most and less time planning for retirement.

Nationwide Platinum V® Plus

Fixed Annuity

When it comes to retirement, guarantees may be more important than ever.[1]

Knowing your assets are protected can go a long way toward giving you the freedom to focus on what really matters in retirement.

[1] All guarantees are subject to the claims-paying ability of the issuing insurance company.

Nationwide Platinum V® Plus
Fixed Annuity

Definitions for bolded words are located at the bottom of each page.

It's your retirement.

Today, people are retiring earlier and living longer than ever. Chances are, you'll spend as many years in retirement as you have working and raising your family. That can mean more time to savor life.

But you'll still have to pay the bills. And you'll need income to do it.

There are many options available to help you protect your assets, but when it's about your money — and your future — you want to feel confident that you're making decisions that will help you achieve your long-term goals.

That's where Nationwide Platinum V Plus may help. It's a protection and accumulation product to help you plan for tomorrow.

Choose a solution to help you plan for tomorrow.

A fixed annuity can offer unique advantages that may help you protect your assets in retirement. Let's start with the basics.

What is a fixed annuity?

A fixed **annuity** is a contract you buy from an insurance company to help you accumulate assets for retirement. It may be appropriate for individuals who want guaranteed interest rates and the possibility of a stream of income they can't outlive.[2]

It's important to remember, when discussing annuities, that all guarantees and protections are subject to the claims-paying ability of the issuing insurance company.

This material is not a recommendation to buy, sell, hold or rollover any asset, adopt a financial strategy 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. Clients should work with their financial professional to discuss their specific situation.

[2] Requires a life annuitization option to be selected.

▸ **annuity:** A contract issued by a life insurance company that can help you accumulate assets for retirement.

How can a fixed annuity help manage retirement risks?

You might be wondering how a fixed annuity can help you mitigate the risks you'll face in retirement. Let's take a look.

Fixed annuities offer:

Principal and interest rate guarantees
Your **principal** and interest rates are guaranteed. If you withdraw your assets, your principal may be reduced by fees known as **contingent deferred sales charges (CDSC)**.

Tax advantages
Fixed annuities may offer 100% tax deferral, so all your earnings may grow tax deferred.[3]

Minimal risk exposure
Fixed annuities can help you accumulate funds for retirement without exposing your hard-earned money to market risk.

Income protection
During retirement, you can receive income through flexible payout options, including an option to receive income for life.[4]

[3] Federal tax laws are complex and subject to change. Nationwide and its representatives do not provide tax advice. Talk with your tax advisor or attorney for answers to specific questions.

[4] If you withdraw money before contract maturity, surrender charges may apply. Also, a 10% early withdrawal federal tax penalty may apply if you take a withdrawal before age 59½, and any withdrawal may be subject to ordinary income tax.

- **principal:** The total amount of money you've invested in your fixed annuity.
- **contingent deferred sales charge (CDSC):** A fee you may be charged if you take money from your contract before a specified time.

Your interest rate comes with guarantees.

You'll receive an initial rate guarantee for a five-year period. In year six you'll receive a renewal rate with a five-year guarantee period. After that, you'll receive renewal rates guaranteed for a one-year time period.

Tax deferral helps your contract value grow.

Your annuity value may grow tax deferred. This has the potential to increase your **contract value**. Here's how it works:

- Your account value earns interest
- Your interest earns interest
- You earn interest on the money you would've otherwise paid in taxes

If the interest earned in an annuity wasn't tax deferred, you'd have to pay taxes on it. But since it's tax deferred, that money stays in the annuity — deferring taxes while you accumulate more assets.

Over time, tax-deferred growth can build a larger account value than that of a similar taxable account achieving the same rate of interest. Tax laws are complex and subject to change. Some entities may not have tax deferral status. Please consult your tax advisor before making any decisions.

The power of tax deferral and compound[5] interest

Assumptions:

1) Initial **purchase payment** of $50,000
2) Annual interest rate is 2% for each year
3) 25% federal income taxes, which vary by individual
4) This assumes no distributions are taken

Year	Tax deferral (before taxes)	Tax deferral (after taxes)	No tax deferral
5	$55,204	$53,903	$53,864
10	$60,950	$58,212	$58,027
15	$67,293	$62,970	$62,512
20	$74,297	$68,223	$67,343
25	$82,030	$74,023	$72,547
30	$90,568	$80,426	$78,154

This hypothetical illustration is not meant to serve as a projection or prediction of any specific investment. Keep in mind that all investments involve inherent risks and the assumed rate of return is not guaranteed. Because tax-deferred investments are generally designed to help you invest for specific long-term goals, there are restrictions on when the money can be withdrawn without penalty. Early withdrawals may be subject to sales charges and fees. Withdrawals prior to age 59½ may be subject to a 10% early withdrawal federal tax penalty in addition to ordinary income taxes. This illustration reflects the assumed gross rate of returns and does not include any contract fees. Carefully consider your current and anticipated personal financial circumstances as well as changes in tax rates and tax treatment of earnings when making investment decisions.

[5] Compounding is a mathematical principle that involves the original investment potentially accruing earnings, and then those earnings are reinvested to create more earnings. Keep in mind that compounding is not guaranteed if any distributions occur.

▸ **contract value:** The value of your contract; it does not reflect CDSC.

▸ **purchase payment:** The money you pay into an annuity.

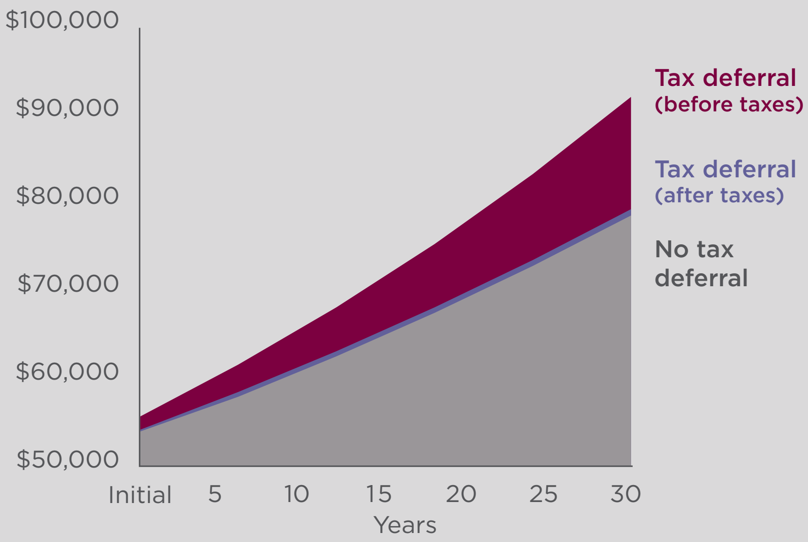
Access to your money if you need it.

Fixed annuities are designed for long-term planning purposes. However, unexpected emergencies do happen. In the event you need to withdraw some of your money, you can.

It's important to keep in mind that some **withdrawals** or distributions may be subject to CDSC as well as ordinary income tax at any age during the specified term of the contract. If withdrawals are made prior to age 59½, a 10% early withdrawal federal tax penalty may apply.

Income options are up to you.

You can receive income payments throughout your lifetime, or for a specific period of time, from your fixed annuity through **annuitization**. When you annuitize, you can choose to receive payments monthly, quarterly, semiannually or annually. Or, you can choose to take a lump-sum payment, minus any taxes and charges that apply. It's your choice.



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- **withdrawal:** Payments you take from an annuity while keeping the rest of your contract invested.
- **annuitization:** A process that converts your contract value into regular income payments.

Transfer your assets without probate.

The probate process can be lengthy and costly. With a fixed annuity, however, as the contract owner and annuitant, you can be assured that the money will be paid directly to the beneficiary you name. It will not be involved in any probate proceeding. If owner and annuitant are not the same, assets may be distributed differently and CDSC may apply.

Know the costs.

Traditionally, fixed annuities have no internal expenses, no money-management fees, no upfront sales charges and no annual fees. Under certain circumstances, however, there may be a charge if you withdraw funds before a specified date, which varies by product. Please read your contract carefully for details about limitations, conditions and withdrawal charges.

Supplement your employer's plan.

Nonqualified annuities allow you to set aside additional funds for retirement that may grow tax deferred without imposing contribution limits that are in place on employer-sponsored retirement plans or IRAs. You won't be subjected to any income limitations or contribution limits,[6] but keep in mind that your contributions to a nonqualified annuity are made on an after-tax basis.

By supplementing your retirement assets with a nonqualified fixed annuity, you may help ensure that you don't outlive your money. And when you consider all of the unknown economic surprises that can happen, it's comforting to have an income source you can rely on during retirement.

[6] Total cumulative contributions may not exceed $1 million without written consent from Nationwide.

How Nationwide Platinum V® Plus Fixed Annuity may help.

Getting answers to your questions is an important part of the process.

The following pages contain product highlights with detailed explanations about Nationwide Platinum V Plus. They're meant to help you and your insurance professional talk about the product and its features — to determine how it may help you achieve your long-term goals.

So go ahead and ask your questions. We want to make sure you feel confident that you're making a wise choice for your future.

Q: **What is Nationwide Platinum V Plus?**

A: Nationwide Platinum V Plus is an individual, single purchase payment, deferred, fixed annuity.

Q: **Why would I want to own this contract?**

A: If you're looking to protect your money and increase its value, Nationwide Platinum V Plus may be right for you. It's designed for long-term assets and offers you guaranteed interest rates. It also offers you the ability to create a stream of income for life or for a specific time period through annuitization.

Q: How does it work?

A: When you place your money with the insurance company:

- You'll receive a base interest rate for year one
- That rate will increase 0.15% each year during years two through five (cumulative)
- In year six, you'll receive a renewal base interest rate
- You can decide to keep your money in the contract at the new base rate or withdraw it CDSC-free; withdrawal request must be received within the first 60 days of year six; withdrawals may be subject to tax; if taken before age 59½, a 10% early withdrawal federal tax penalty may apply
- If you keep your money in the contract, the base interest rate offered in year six will increase 0.15% each year during years seven through 10 (cumulative)
- After year 10, you'll receive yearly renewal interest rates guaranteed to not be less than 1.00%

Q: Are there any age limits?

A: You can be a **contract owner** at any age, and you can be an **annuitant** through age 90.

Q: What types of contracts are available?

A: Nonqualified, IRA and Roth IRA.

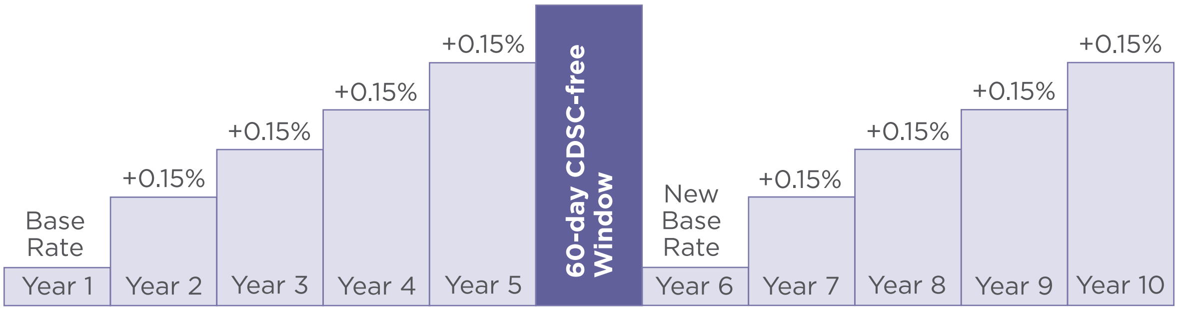
Q: What's the minimum amount needed to open a contract?

A: $5,000

- **contract owner:** The person who controls the contract, including the right to designate and change the annuity payment option and beneficiaries; the contract owner may be different from the annuitant.
- **annuitant:** The person whose life is insured by an annuity.

Q: What are the interest rate guarantees offered to me?

A: You'll receive a base interest rate in year one that will increase 0.15% each year (cumulative) through year five. In year six, you'll receive another base rate that will increase 0.15% each year (cumulative) through year 10.



Current guaranteed interest rates for this product are not guaranteed for any other product available for purchase.

Q: Are additional interest rates offered?

A: Yes. If your initial purchase payment is equal to or greater than $100,000, an additional interest rate credit may be available. The additional interest rate credit is not a contractual agreement and is not guaranteed to be included within renewal rates declared in the future. See your insurance professional for more details.

Q: Is my money guaranteed?

A: Yes, your money is protected and guaranteed not to decrease in value as long as you don't take any withdrawals during the CDSC period.

Q: What will it cost me?

A: There aren't any annual contract or administration fees. However, if you need to withdraw money from your contract during the CDSC period, you may have to pay an early withdrawal fee. If distributions occur prior to age 59½ you may be subject to a 10% early withdrawal federal tax penalty.

Q: What if I need access to my money?

A: Although Nationwide Platinum V Plus is designed to help you meet your long-term financial goals, unexpected financial needs may arise. In the event of a financial emergency, you can withdraw as much of your contract value as you need. Before withdrawing your money, please consider the impact of the early withdrawal fees that may be charged. The CDSC schedule, calculated on the contract value, is:

	Guarantee Period					60-day Window	Guarantee Period					
Contract Year	1	2	3	4	5		6	7	8	9	10	11+
Early Withdrawal Charge	6%	6%	6%	6%	6%		5%	4%	3%	2%	1%	0%

If you're worried about needing access to your money for an unplanned emergency during the CDSC period, you have the option of adding a Return of Purchase Payment rider when you purchase your contract. This rider guarantees that in the event of a full surrender during the CDSC period, the early withdrawal fee will only be deducted from the interest earned, not your principal.

Q: How much does the Return of Purchase Payment rider cost?

A: Electing this optional rider will reduce the credited interest rate.

Q: How can I withdraw my money penalty free?

A: Nationwide Platinum V Plus allows you CDSC-free access to your money when:

- Withdrawing up to 10% of your contract value beginning in year one (noncumulative); all withdrawals must be a minimum of $100[7]
- Confined to a nursing home for a continuous 90-day period; confinement must begin while contract is in force; CDSC waiver is available after the first contract anniversary; may not be available in all states
- Diagnosed as terminally ill while the contract is in force; this option may not be available in all states
- Contract is annuitized after two years[7]; one year in Florida
- IRA required minimum distribution is taken
- Withdrawals made during the first 60 days of the sixth contract year
- The annuitant dies

[7] Any distributions, including annuitization, that occur prior to age 59½ may be subject to a 10% early withdrawal federal tax penalty.

Q: How will my withdrawals be taxed?

A: Withdrawals at any age may be subject to ordinary income tax. If you withdraw your money before age 59½, you may have to pay a 10% early withdrawal federal tax penalty in addition to ordinary income taxes. Also, if you annuitize or surrender your contract, a state premium tax may apply (where applicable) and will be deducted from your contract value.

Federal tax laws are complex and subject to change. The information in this brochure is based on current interpretations of the law. Nationwide and its representatives do not give legal or tax advice. Please talk with your attorney or tax advisor for answers to your specific questions.

Q: Can this product generate income for me in the future?

A: Yes. You have many options to create an income based upon your contract value including:

- Life annuity — regular payments will be made during the entire life of the annuitant
- Life annuity with period certain — regular payments will be made for the longer of the entire life of the annuitant or a guaranteed period of 10 or 20 years (duration selected by the contract owner); if the annuitant dies during the guaranteed period, the beneficiary will receive the remaining guaranteed payments
- Joint and survivor annuity — regular payments will be made during the annuitant's life plus the life of the surviving spouse

Q: How is my death benefit calculated?

A: Your **death benefit** will be the current contract value at the time of the annuitant's death. The value is determined by adding all interest earned to your purchase payment minus any previous withdrawals.

Q: How does Nationwide Platinum V Plus help my beneficiary?

A: Annuities allow you to name a beneficiary. If a joint owner or contingent owner is not named on the contract, this feature allows your annuity assets to be paid directly to your beneficiary and may avoid the probate process. It's important to know that assets transferable at death may be subject to taxes and possible CDSC.

▶ **death benefit:** The payment the beneficiary or estate named by the contract owner receives when the annuitant dies prior to annuitization.

Your next steps:

In the pocket to the right, you'll find all the forms you need to add Nationwide Platinum V Plus to your retirement investment strategy.

For more information about Nationwide Platinum V Plus, contact your insurance professional today.

You can also visit nationwide.com or call 1-800-848-6331.

Nationwide®
is on your side

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

Nationwide Platinum V Plus is underwritten by Nationwide Life Insurance Company or Nationwide Life and Annuity Insurance Company, Columbus, Ohio.

Contract/Certificate: ICC12-FACC-0105AOPP, ICC12-FARR-0101AO
Oklahoma Contract/Certificate: ICC12-FACC-0105AOPP, ICC12-FARR-0101AO

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