



**Nationwide**<sup>®</sup>  
is on your side

VARIABLE ANNUITY GUIDE

# Plan today for tomorrow's destination.



Nationwide Destination<sup>SM</sup> B 2.0 variable annuity &  
Nationwide Destination<sup>SM</sup> B New York 2.0 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

# Destination: Retirement.

As you approach retirement, it becomes increasingly important to implement a retirement income strategy that allows you to plan now for what tomorrow may bring.



ONLY **18%**  
*of investors are*  
**VERY CONFIDENT**  
*that they'll have*  
**ENOUGH MONEY**  
*to live comfortably through retirement.<sup>1</sup>*

<sup>1</sup> 2014 Retirement Confidence Survey, Employee Benefit Research Institute.

# Why continuing to invest for retirement may matter more than ever.

## People are living longer than ever before.

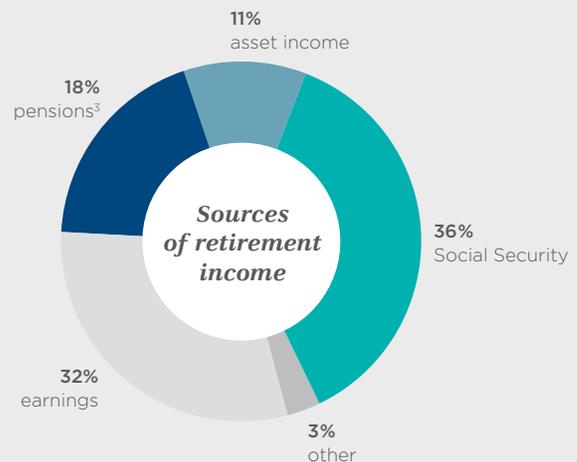
With life expectancy on the rise, people are living longer than ever before. And the length of time spent in retirement is increasing. In addition, over time, inflation increases along with health care costs, so your money may not buy as much in the future. This means you may need to save more, and the money you do save may need to last longer.

## Tomorrow may come sooner than expected.

The age at which people expect to retire has drastically changed. Many individuals expect to postpone their retirement and work longer to make up for retirement shortfalls. Unfortunately, many people may retire unexpectedly due to poor health or disability, changes at their company or needing to care for a spouse or family member. Add that to the rising life expectancy and this means you may need a source of income that will last while allowing you to continue to invest your money over time.

## Responsibility for retirement is shifting.

Pensions used to be a reliable source of retirement income. However, the burden of funding retirement is overwhelmingly shifting to the individual.<sup>2</sup> Whether it's through a 401(k) or other investments, you may need to take a more active role in your retirement than generations before.



<sup>2</sup> Income of the Aged Chartbook, 2013 Social Security Administration, Office of Research, Evaluation and Statistics (October 2013).

<sup>3</sup> Pensions include defined benefit and defined contribution plans.

# Help transform your future with Nationwide Destination<sup>SM</sup> B 2.0.

The Nationwide Destination B 2.0 variable annuity can offer retirement income opportunities to those planning for or living in retirement, but to fully understand the potential benefits, you'll want to start with the basics.

## What are variable annuities?

Variable annuities are long-term, tax-deferred investments you buy from an insurance company to help you save for retirement. They are called "variable" because their value fluctuates based on the performance of the underlying investment options you and your advisor pick.

## Some features of variable annuities:

### *Income*

A stream of income, available to you for a specified amount of time or for life, accessed either through systematic withdrawal, annuitization (at no extra cost) or the purchase of an optional living benefit rider.

### *Death benefits*

Offer an amount payable to your beneficiary should you pass away; may offer guaranteed increases or protection against investment loss. Death benefits may be standard or optional riders for an additional cost.

### *Tax deferral*

The potential for your investment to accumulate faster than taxable investments because you may not pay taxes on gains until you take a withdrawal.

### *Investment choices*

Access to a wide range of professionally managed investment options available only within variable annuities.

## What limitations do annuities have?

When discussing variable annuities, it's important to note that they have limitations and aren't right for all investors.

If you decide to take your money out early:

- You may face surrender charges
- If you're not yet 59½, you may have to pay an additional 10% tax penalty on top of ordinary income taxes
- If a death benefit is available, the amount of your death benefit and the contract value will be reduced

Any guarantees are based on the policy terms and conditions and are subject to the claims-paying ability of Nationwide Life Insurance Company. These guarantees don't apply to the performance of the underlying investment options, which are subject to investment risk, including possible loss of the money you've invested.

This material is not a recommendation to buy, sell, hold, or rollover 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 work with their financial professional to discuss their specific situation.

# Understanding Nationwide Destination<sup>SM</sup> B 2.0.

This variable annuity could offer you tax-deferred growth, investment choices and many other options you need to feel confident about your retirement. Your advisor can help you decide if Nationwide Destination B could be a good addition to your investment strategy.

## The basics

### *Age limits.*

The following age limits apply:

- Maximum issue age is 85 for the annuitant; the owner can be any age
- Maximum annuitization age is 90

If you choose any optional benefits, there may be additional age restrictions; please see the prospectus and consult with your advisor for details.

### *Minimum investments.*

Qualified<sup>4</sup> and nonqualified contracts are available with a minimum purchase payment of \$10,000. Additional purchase payments must be a minimum of \$1,000 (\$150 for automatic electronic payments).

### *Purchase payment credits.*

For cumulative household purchase payments of \$500,000 or more, you get an additional credit of 0.50%. For cumulative household purchase payments of \$1 million or more, you get a 1.0% credit.<sup>5</sup>

### *Fees.*

The following fees are in addition to any optional features:

- Cost: 1.30% (comprised of a mortality and expense charge of 1.10%, an administration charge of 0.20%, and a \$30 annual charge that is waived when the contract value reaches \$50,000 or more on any contract anniversary)
- There is a separate fee for each investment option within the annuity; see the individual fund prospectuses for details

<sup>4</sup> Qualified contributions come from money that hasn't been taxed yet (like money withheld from your paycheck for your 401(k)); nonqualified contributions come from money that has already been taxed (like the check you write for your Roth IRA).

<sup>5</sup> For use with contracts issued in the last 12 months, with cumulative premiums in the same household of \$500,000 or greater. Not all products qualify.

## Accessing your money.

There are no front-end sales charges, but if you take your money out early, you may have to pay a contingent deferred sales charge (CDSC). There is no CDSC on purchase payments invested for seven years or more. This charge applies to each purchase payment and decreases the longer each payment is invested.

CDSC Schedule								
Years completed after the deposit	0	1	2	3	4	5	6	7
Charge	7%	7%	6%	5%	4%	3%	2%	0%

You will NOT receive a withdrawal penalty if you meet any of the following criteria:

- Annual withdrawals do not exceed 10% of total purchase payments
- Long-term care and terminal illness waivers; not available in CA or NY
- Amounts withdrawn to meet minimum distribution requirements
- Systematic withdrawals of a specified percentage (see prospectus for details) of the annuity value based on the owner's age (may not be available in all states)

Keep in mind, taking withdrawals from your annuity will reduce your contract value and your death benefit.<sup>6</sup>

## Investment options.

Choose from a diversified lineup of over 100 variable subaccounts offered by some of the world's leading money managers. Subaccounts are only available through variable insurance policies issued by insurance companies and cannot be purchased directly by the public.

There is also an optional one-year fixed account that offers a guaranteed interest return from the Nationwide® General Account.

A variety of asset allocation funds ranging from passive to actively managed are also available. Please keep in mind that the use of diversification and asset allocation as part of an overall investment strategy does not assure a profit or protect against loss in a declining market.<sup>7</sup>

To learn more, please view the enclosed investment options brochure.

## Features and options.

### Lifetime income options.

You've worked hard for the money you invest. By adding a living benefit rider for an additional cost, you can help ensure that you'll receive lifetime income. Nationwide Destination B 2.0 offers the Nationwide Living Benefit Suite of Riders designed to help you achieve your long-term goals and create retirement income to help meet your needs. See the chart on the next page for details.

<sup>6</sup> Withdrawals may impact the value of optional living benefit riders, see the prospectus for more information. Withdrawals made before age 59½ may be subject to a 10% early withdrawal federal tax penalty; ordinary income taxes may apply.

<sup>7</sup> Investment options may change if riders are elected.

Living Benefit Rider	Rider Objective	Cost with Single Life	Cost with Joint Option <sup>8</sup>
The Nationwide Lifetime Income Rider® (Nationwide L.inc)	Offers a level of certainty to investors who need guaranteed lifetime income but are concerned about market volatility.	1.20% (Maximum <sup>9</sup> 1.50%)	1.50% (Maximum 1.90%)
Nationwide Lifetime Income Capture® (Lifetime Income Capture®)	Offers growth potential and guaranteed lifetime income for investors seeking a balance of investment performance and potential increases in their lifetime income.	1.20% (Maximum 1.50%)	1.50% (Maximum 1.90%)
Nationwide Lifetime Income Track <sup>SM</sup> (Lifetime Income Track <sup>SM</sup> )	Offers a low-cost option for fee-conscious investors seeking growth potential through investment performance as well as guaranteed lifetime income.	0.80% (Maximum 1.50%)	0.95% (Maximum 1.90%)

This is for income only, and age, income and investment restrictions apply. To learn more, please see the Nationwide Living Benefit Suite of Riders brochure.

### Death benefits.

Standard and optional death benefits are available to give you the opportunity to decide what will happen with your money when you are gone.

#### STANDARD DEATH BENEFIT FEATURE:

If the annuitant dies before taking regular income payments through annuitization, the beneficiary will receive the greater of:

- The contract value as of the date Nationwide receives all required paperwork in good order
- The total of all purchase payments made to the annuity, less adjustments for surrenders

#### OPTIONAL DEATH BENEFIT RIDERS:

- One-Year Enhanced (0.20% fee<sup>10</sup>); maximum issue age is 80
- One-Month Enhanced (0.35% fee<sup>10</sup>); maximum issue age is 75
- Combination Enhanced (0.65% fee<sup>10</sup>); maximum issue age is 70
- Beneficiary Protector® II (0.35% fee<sup>10</sup>); maximum issue age is 75

All death benefits are only available prior to annuitization. Death benefit riders and features may not be available in all states. Please see the Death Benefits brochure for details.

### Special features at no additional cost.

#### SPOUSAL PROTECTION FEATURE:

With the Spousal Protection Feature, a death benefit can be paid to either surviving spouse, regardless of who passes away first or who owns the contract.

#### ENHANCED SURRENDER VALUE FOR TERMINAL ILLNESS:

With this feature, owner-annuitants diagnosed with a terminal illness may choose to receive an amount equal to their death benefit value to use in any way they'd like before passing away.<sup>6, 11</sup>

<sup>8</sup> Joint Option guarantees your surviving spouse the same level of lifetime withdrawals you received — uninterrupted and for the rest of his or her life, provided the surviving spouse does not take any excess withdrawals. Electing the Joint Option may reduce payout rates. Please see the Living Benefit Riders brochure included in your kit for details about Joint Option.

<sup>9</sup> Maximum cost is the highest amount that may be charged in the future for this product. It is not a current cost.

<sup>10</sup> Taken from Daily Net Assets of the variable account.

<sup>11</sup> Available after the first contract year. When this option is exercised, Nationwide terminates the annuity and pays the owner an amount equal to the death benefit available on the date the form was presented in good order. Payments are considered withdrawals and may be subject to ordinary income taxes; if they are made prior to age 59½, they may incur a 10% early withdrawal federal tax penalty. May not be available in all states; not available in New York.

# Get started with Nationwide Destination B 2.0.

Talk to your advisor to learn more about how  
Nationwide Destination B 2.0 can help you  
plan for tomorrow starting today.



**Nationwide®**

Variable products are sold by prospectus. Both the product prospectus and underlying fund prospectuses can be obtained from your investment professional, by visiting [nationwide.com](http://nationwide.com) or by writing to Nationwide Life Insurance Company, P.O. Box 182021, Columbus, OH 43218-2021. Before investing, carefully consider the fund's investment objectives, risks, charges and expenses. The product prospectus and underlying fund prospectuses contain this and other important information. Read the prospectuses carefully before investing.

Not all optional features are available in all states or in combination with other features.

Nationwide Destination B is a variable annuity issued by Nationwide Life Insurance Company, Columbus, Ohio. Nationwide Investment Services Corporation, member FINRA.

Nationwide, the Nationwide N and Eagle, Nationwide is on your side, Nationwide Destination, The Nationwide Lifetime Income Rider, Nationwide Lifetime Income Track, Lifetime Income Track, Nationwide Lifetime Income Capture and Lifetime Income Capture are service marks of Nationwide Mutual Insurance Company. Beneficiary Protector is a service mark of Nationwide Life Insurance Company.  
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Contract/certificate: ICC11-VAC-0117AOCV.1, ICC12-VARR-0001AO.1, ICC11-VAR-0146AO.1, ICC11-VAR-0147AO.1, ICC11-VAR-0145AO.2, APO-6284

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