



Important Information About the Nationwide Defined ProtectionSM Annuity

What is the Nationwide Defined ProtectionSM Annuity?

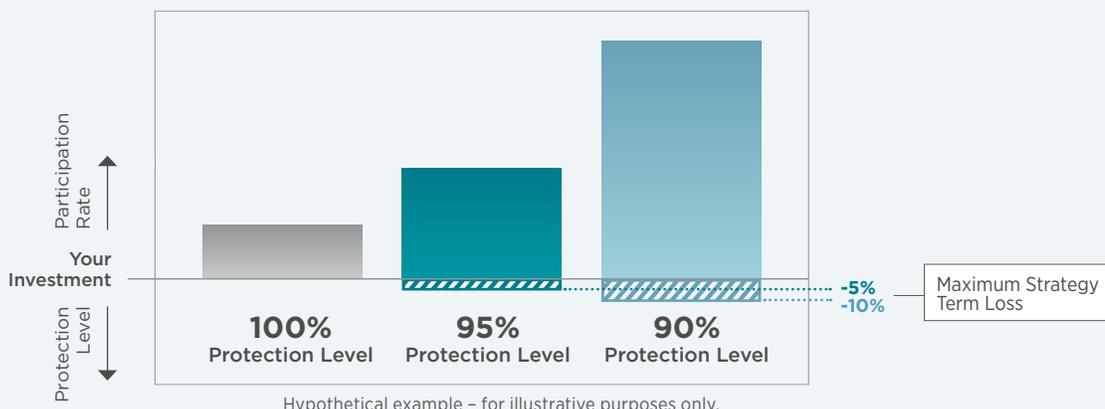
The Nationwide Defined Protection Annuity is a single purchase payment deferred annuity contract issued by Nationwide Life Insurance Company. In exchange for your investment, you'll receive growth opportunities based on the performance of an underlying index and some protection from downside market risk at a level you select. Defined Protection Annuity does not directly participate in any stock, equity investments or index. It is not possible to invest directly in an index.

- Withdrawals will reduce the Contract Value and death benefit. Some withdrawals may be subject to additional charges and adjustments
- If you take withdrawals before you're age 59½, you may have to pay a 10% federal tax penalty in addition to ordinary income taxes
- All guarantees and protections of annuities are subject to the financial strength and claims-paying ability of Nationwide Life Insurance Company

This document must be used in conjunction with the Nationwide Defined Protection Annuity Client Guide. Please consult the prospectus for more information.

Defined protection in action

Strategies with lower Protection Levels may offer higher Participation Rates and provide a greater growth opportunity.



A choice of Participation Rates will be available based on the Strategy you elect. A Participation Rate greater than 100% will amplify the impact of Index performance whether positive or negative. On the other hand, a Participation rate less than 100% will dampen the impact of index performance whether positive or negative. The Protection Level will limit losses regardless of the Participation Rate.

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

Lock-in feature

Once each Strategy Term, you may lock in the Index value on any business day before the end of the Strategy Term. The locked-in Index value is then used when calculating earnings any time between the lock-in date and the end of the Strategy Term. Index performance is uncertain, and the index could increase or decrease after you lock-in the Index Value. An “Unfavorable Lock-in” occurs if the index increases after the lock-in date, and a “Favorable Lock-in” occurs if the index decreases after the lock-in date. The chart below shows how this may work.



Hypothetical Example based on a 100% Protection Level, 100% Participation Rate, 0% Strategy Spread, 1-Year Strategy Term and hypothetical Index Performance. Past performance is not an indication of future results.

Tracking the value of a contract throughout the Strategy Term

Nationwide Defined Protection Annuity tracks the value of your contract daily as the Contract Accumulation Value. The Contract Accumulation Value equals the sum of all Strategy Accumulation Values which represent the sum of the Strategy Value plus any unrealized Strategy earnings or losses. While the Contract Accumulation Value tracks the daily value, earnings or losses are not realized until the end of a Strategy Term or upon a Withdrawal. The Contract Accumulation Value is not a cash value that can be withdrawn; it is a daily value expressed in dollars that is provided to show how a contract is performing throughout a Strategy Term.

Interim Strategy Earnings

When you take a withdrawal or surrender your contract on any date other than on the last day of a Strategy Term, Nationwide® calculates the gain or loss on the amount withdrawn. The gain or loss is referred to as Interim Strategy Earnings. The table below illustrates the calculation of Interim Strategy Earnings for a Preferred Withdrawal before the end of a Strategy Term in a positive and negative market and how Interim Strategy Earnings may impact the Contract Value after the withdrawal is made. For more information on accessing your money please see page 13 of the Nationwide Defined Protection Annuity Client Guide.

Initial Contract Value	Preferred Withdrawal Amount ¹	Adjusted Index Performance ²	Strategy Earnings Percentage ³	Interim Strategy Earnings	Contract Value after Withdrawal and Interim Strategy Earnings
\$100,000	\$7,000	+12%	+12%	+\$750	\$93,750
\$100,000	\$7,000	-12%	-10%	-\$778	\$92,222
A	B	C	D	$E = B \times D / (1 + D)$	$F = (A - B) + E$

Hypothetical assumptions: \$100,000 Contract Value at the beginning of the Strategy Term, 90% Protection Level, 100% Participation Rate, 0% Strategy Spread and withdrawal requested at the end of the second year of a 3-Year Strategy Term. Index performance of +12% in row 1 and -12% in row 2. Hypothetical example provided for informational purposes only.

¹ You may access up to 7% of your Contract Value each year during the CDSC/MVA Period and up to 10% of the Contract Value every year thereafter as Preferred Withdrawals, which receive full gains or losses to-date. Withdrawals greater than this value are Non-Preferred withdrawals, which receive partial gains to-date and full losses to-date and may also be subject to CDSC, Market Value Adjustments, and Non-Preferred Withdrawal Adjustments. For more information on Non-Preferred withdrawals, please refer to the Prospectus.

² Adjusted Index Performance represents the Index Performance adjusted for a Strategy's Participation Rate and Strategy Spread and is calculated as (Index Performance x Participation Rate) - (Strategy Spread x Number of calendar days that have elapsed during a Strategy Term divided by 365).

³ Strategy Earnings Percentage is the greater of the Adjusted Index Performance or the Protection Level - 100%.



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

This product is sold by prospectus. Carefully consider the investment objectives, risks, charges and expenses. The product prospectus contains this and other important information. Investors should read them carefully before investing. This document must be preceded or accompanied by the prospectus. To request a copy of the prospectus, go to nationwide.com/prospectus or call 1-800-848-6331.

When evaluating the purchase of an annuity, you should be aware that annuities have limitations. They are long-term vehicles designed for retirement purposes. They are not intended to replace emergency funds, to be used as income for day-to-day expenses or to fund short-term savings goals. Please read the prospectus for complete details. Withdrawals are subject to income tax, and withdrawals before age 59½ may be subject to a 10% early withdrawal federal tax penalty.

Nationwide Defined Protection is an individual single purchase payment deferred annuity with index-linked strategies issued by Nationwide Life Insurance Company, Columbus, Ohio. The general distributor is Nationwide Investment Services Corporation (NISC), member FINRA. Please note, the contract does not directly participate in any stock or equity investments.

Nationwide, the Nationwide N and Eagle, Nationwide is on your side, and Nationwide Defined Protection are service marks of Nationwide Mutual Insurance Company.
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