Nationwide®
is on your side

Nationwide Secure Growth® fixed annuity

Product guide

Build a more secure future

Smart choices for a brighter future

You've gotten where you are today by making sound financial choices, and that's the same way you'll spend your retirement. So while you like the safety offered by traditional fixed investments, you know you'll need additional growth potential to continue meeting your income needs.

That's where our deferred fixed annuity, Nationwide Secure Growth®, may be able to help. It offers a guaranteed interest rate while protecting your investment. And it's backed by a strong, stable company you can trust to be there when you need it.

Important details

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.

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

Annuities are long-term investment vehicles designed for retirement purposes. Annuities have limitations.

If you withdraw money before the contract matures, 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.

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

Key takeaways

Nationwide Secure Growth offers:

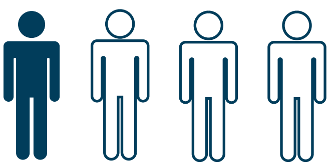
1. Principal and interest rate guarantees
2. Income protection
3. Tax-deferred growth
4. An efficient way to pass on a legacy

Preparing for retirement is more important than ever

Longer life expectancies

Living into your 80s and 90s has become more common than it used to be. A third of men and half of women who are in their mid-50s today will live to age 90.[1] Consider what reaching such a milestone might mean for your retirement income plan.

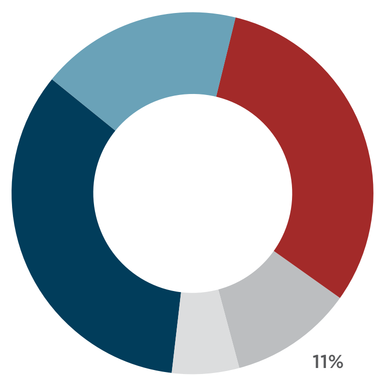
Plan to live to age 90



[One in 4 will live to age 90]

A shift in responsibility

Pensions and Social Security benefits account for two-thirds of current retiree income.[2] However, the burden of funding retirement is rapidly shifting to the individual. Whether it's through a 401(k) or other investments, you may need to take a more active role in your retirement than earlier generations did.



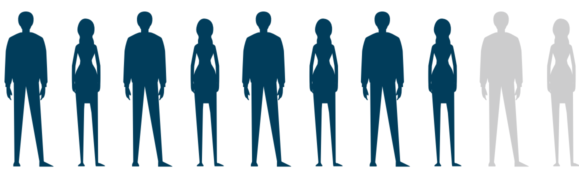
[1] Income reimagined; Building income solutions into default options. Blackrock, 2019.

[2] "Sources of Retirement Income – A Study of Retirees," LIMRA Secure Retirement Institute (2018).

[3] Pensions include private pensions and government employee benefits.

Investment concerns

Fears about the stock market and general financial stability are common. As a result, many people have been keeping their money in cash vehicles, such as savings accounts, while they look for investments with guarantees.



74% of investors think there is more than a 10% chance of a stock market crash within the next six months.[4]

Missed opportunities

Over the last few years, concern about market volatility and frustration over low- or no-growth investment opportunities have contributed to a growing surplus of cash.

However, positive market performance in these years means that many people have missed out on the chance to invest retirement savings with the potential for growth.

In early 2019, the cash surplus reached

$16.3 trillion.[5]

[4] Stock Market Confidence Indexes,™ Yale School of Management (May 2017).

[5] BEA, Federal Reserve, St. Louis Fed, J.P. Morgan Asset management – Guide to the Markets, as of 1/31/2019.

Understanding Nationwide Secure Growth®

People today are retiring earlier and living longer than ever before. Therefore, it's important to make sure your money will be there for as long as you need it. That's where Nationwide Secure Growth could help.

It's a single-purchase-payment deferred fixed **annuity** that protects your assets and offers the possibility of a stream of income you can't outlive.[7]

Principal and interest rate guarantees

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

Both your **principal** and interest rate(s) are guaranteed as long as you don't take **withdrawals** before the end of the selected period. If you withdraw your assets, your principal may be reduced by a **market value adjustment** (MVA) and fees known as **contingent deferred sales charges** (CDSC).

Income protection

You can receive income payments either 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.

[7] This claim requires a lifetime annuitization option to be selected.

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

Principal: The total amount of money you've invested.

Withdrawal: Payments you take from an annuity while keeping the rest of your contract invested.

Market value adjustment: An amount that's added to or subtracted from a withdrawal you may take, depending on changes in interest rates. MVAs may not be applicable in all states. For more details on them, see Page 13.

Tax deferral to help 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 contract 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 weren't tax deferred, you'd have to pay taxes on it. But because it is tax deferred, that money stays in the annuity — deferring taxes while you accumulate more assets. Over time, the potential of tax-deferred growth can build a larger account value than that of a similar taxable account achieving the same rate of interest.

An efficient way to pass on a legacy

As the contract owner and annuitant, you get to choose who receives the contract value if something were to happen to you. This money is paid directly to your beneficiary and may avoid the probate process, which can be both lengthy and costly.

Keep in mind that if the owner and annuitant are not the same person, assets may be distributed differently and CDSCs may apply.

Contingent deferred sales charge: A fee you may be charged if you take money from your contract before a specified time. In California, a CDSC is called a surrender charge.

Annuitization: A process that converts your contract value into regular income payments.

Nationwide Secure Growth® in action

Here's a look at how Nationwide Secure Growth works.

Don is 67 years old. He's wary of taking on unnecessary market risk, so he has a large portion of his assets in a savings account. Don would like to find a safe way to get more growth potential out of his money.

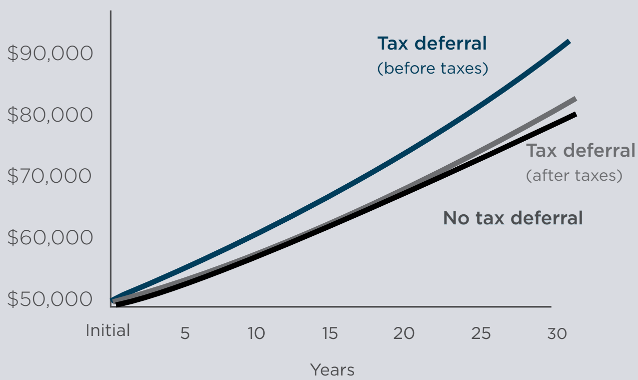
What he's looking for:

- Protection from market risk
- Tax deferral
- Growth potential

Don meets with his financial professional to learn about his options. He decides on a deferred fixed annuity, Nationwide Secure Growth, because it has the potential to earn a better interest rate than traditional fixed investments while still protecting his principal.

Over time, tax-deferred growth can build a larger account value than that of a similar taxable account achieving the same rate of interest.

The power of tax deferral and compound interest



Year	Tax deferral (before taxes)	Tax deferral (after taxes)	No tax deferral
5	$55,204	$54,059	$54,024
10	$60,950	$58,541	$58,371
15	$67,293	$63,489	$63,068
20	$74,297	$68,952	$68,143
25	$82,030	$74,983	$73,627
30	$90,568	$81,643	$79,552

Assumptions:

1) Initial purchase payment of $50,000
2) Annual interest rate is 2% for each year
3) 22% federal income taxes, which vary by individual

This hypothetical illustration is not meant to serve as a projection or prediction of any specific investment. This illustration does not include any early withdrawal charges, which may reduce the surrender value if reflected. Taxes are due upon distribution.

Getting answers to your questions

The following pages contain product highlights with detailed explanations about the Nationwide Secure Growth annuity. They're meant to help you and your financial professional talk about the product and its features and 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 Secure Growth?

A: Nationwide Secure Growth is a 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 Secure Growth could be right for you. It's designed for long-term investments 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 need to allocate your payment into one or a possible combination of the four interest rate periods. After you've selected the rate period(s), you'll receive a base interest rate for each period specified. After a rate period ends, you'll receive yearly renewal interest rates. All interest rates provided by Nationwide are guaranteed to be no less than 0.50%.

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, Roth IRA, SEP IRA, SIMPLE IRA, 401(a) and charitable remainder trust (CRT) are all available.

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

A: The minimum contract amount is $10,000.

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

A: You'll receive a guaranteed interest rate based on the period(s) you've allocated your money into. After each period expires, you'll receive an annual renewal rate.

Interest rate guarantee period	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
1-year	Base rate	Renewal rate	Renewal rate	Renewal rate	Renewal rate	Renewal rate	Renewal rate
3-year	Base rate			Renewal rate	Renewal rate	Renewal rate	Renewal rate
5-year	Base rate					Renewal rate	Renewal rate
7-year	Base rate						

Q: Are additional interest rates offered?

A: Yes. If the initial purchase payment is equal to or greater than $100,000, the rate may be higher.

Q: Is my money guaranteed?

A: Yes, your money is protected and guaranteed not to decrease as long as you don't take any withdrawals during the CDSC period. Guarantees and protections are subject to the claims-paying ability of the issuing insurance company.

Q: What will it cost me?

A: There are no annual contract or administrative fees. However, if you need to withdraw money from your contract during the CDSC period, a CDSC fee and a market value adjustment may apply. If withdrawals occur prior to age 59½, you may be subject to a 10% early withdrawal federal tax penalty.

Getting answers to your questions — continued

Q: What if I need access to my money?

A: Although Nationwide Secure Growth 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 amount withdrawn, is:

Contract year	1	2	3	4	5	6	7	8+
7-year (default)	8%	8%	7%	6%	5%	4%	3%	0%
5-year (optional and may not be available in all states)	8%	8%	7%	6%	5%	0%	0%	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 be deducted only from the interest earned, not your principal.

The Return of Purchase Payment Rider is not available if a market value adjustment is elected.

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

A: Electing this optional rider will reduce the base interest rate. There is no fee for the rider.

Q: How can I withdraw my money penalty free?

A:
- 10% of the contract value will be available immediately; this renews each contract year
- Required minimum distribution amounts incur no penalty
- Death benefit distributions are penalty free
- There's no penalty on annuitization distributions[9]
- If you're diagnosed with a terminal illness, the penalties are wiaved[10]
- Nursing home confinement eliminates penalties[10]

Please see your contract for additional details about penalty-free withdrawals.

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

[10] These benefits are not available in all states.

Q: How do market value adjustments[11] work?

A: If you withdraw money before the end of a CDSC period, a market value adjustment (MVA) could apply. If you have an MVA in your contract, it could add or subtract value from your annuity if you make a withdrawal during your CDSC period. Generally speaking:

- If interest rates have gone up, the market value adjustment will be negative and money will be subtracted from your withdrawal
- If interest rates have gone down, the market value adjustment will be positive and money will be added to your withdrawal

Q: How will my withdrawals be taxed?

A: Taxes are deferred on the growth within your contract until you begin taking withdrawals. Once you take withdrawals, they will be subject to ordinary income tax, regardless of your age. If you withdraw your money prior to age 59½, you may also have to pay a 10% early withdrawal federal tax penalty in addition to ordinary income taxes.

Nationwide and its representatives do not give legal or tax advice. An attorney or tax advisor should be consulted for answers to specific questions.

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

A: Yes. You have many options to create an income based on your contract value through annuitization, including:

- Lifetime annuity — regular payments will be made during the entire life of the annuitant
- Lifetime 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 years; if the annuitant passes away during the guaranteed period, the beneficiary will receive the remaining guaranteed payments

Q: How is my death benefit calculated?

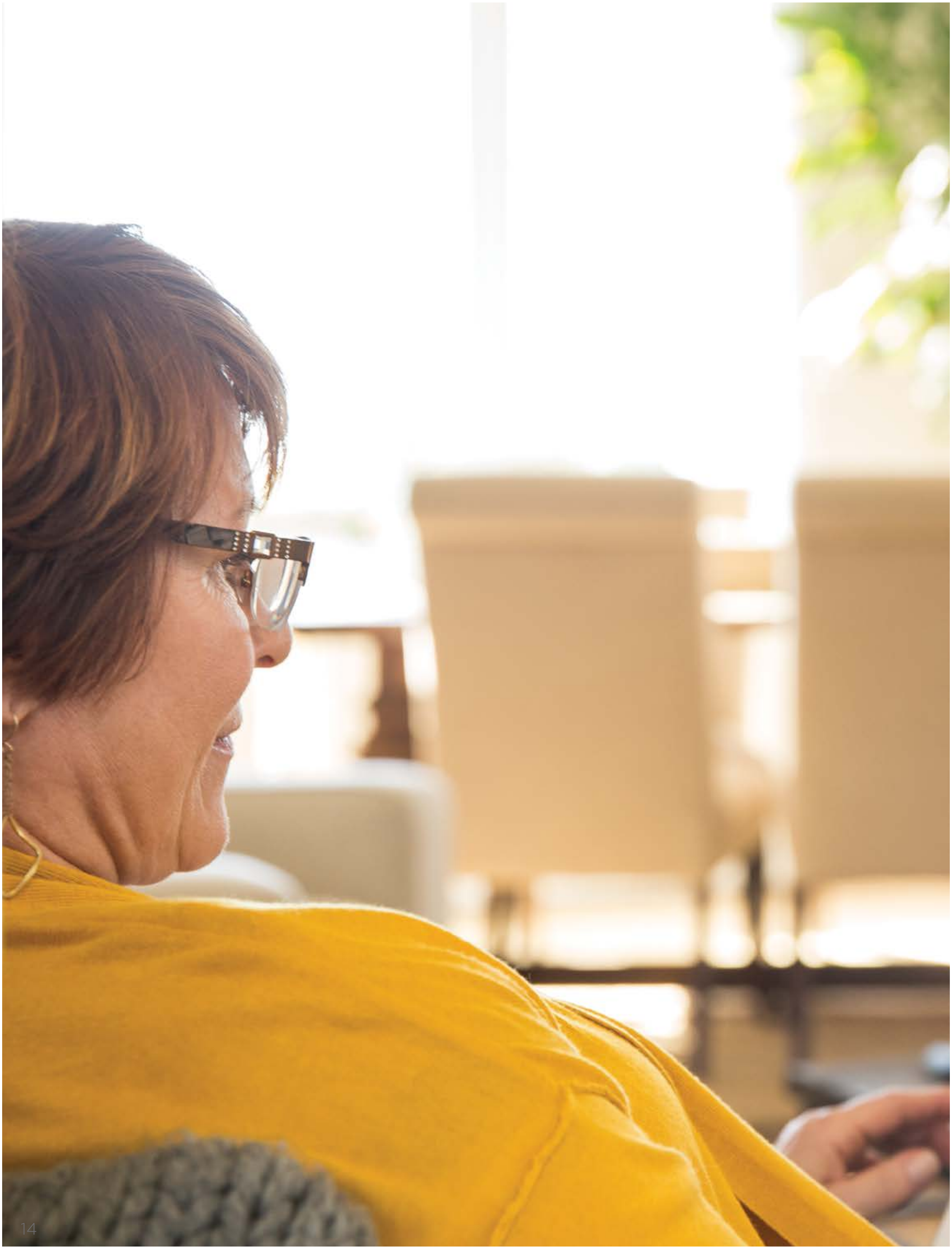
A: Your **death benefit** will be the current contract value at the time of the annuitant's death. The value is determined by adding all interest earned to your purchase payment minus any previous withdrawals.

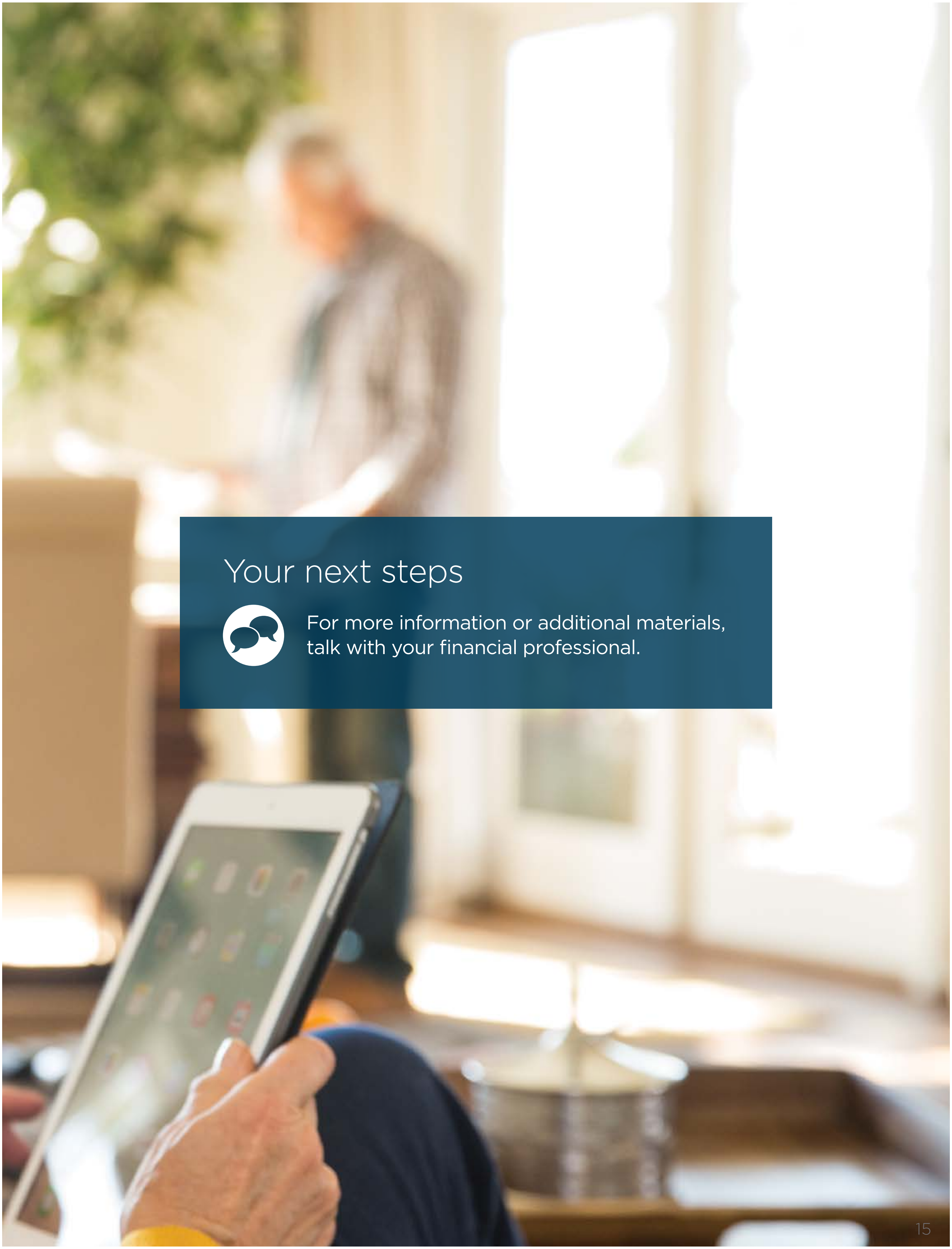
Q: How does Nationwide Secure Growth help my beneficiary?

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.

[11] This feature may not be available in all states.

Death benefit: The payment that the beneficiary or estate named by the contract owner receives when the annuitant passes away prior to annuitization.





Your next steps

For more information or additional materials, talk with your financial professional.

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Contract/Certificate: FACC-0113AOPP, ICC16-FACC-0113AOPP, FAZZ-0130AO, ICC16-FAZZ-0130AO

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