



Nationwide®
is on your side



Nationwide Platinum Edge® | Product guide

Focus on what really matters in retirement

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

Start planning for tomorrow, today

Knowing your assets are protected can go a long way toward giving you the freedom to focus on what really matters in retirement. That's where a flexible-purchase-payment modified guaranteed annuity, such as Nationwide Platinum Edge[®], may help.

Some features of Nationwide Platinum Edge[®]



Principal and interest rate guarantees

Your principal and interest rates are guaranteed as long as you don't take withdrawals before the end of the 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

During retirement, you can receive income through flexible payout options, including an option to receive income for life. You also can create a stream of income for life or for a specific time period through annuitization.¹



Minimal risk exposure

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



Tax deferral

Fixed annuities may offer 100% tax deferral, so all your earnings may grow tax deferred.

Important details

An annuity is a contract you buy from an insurance company to help you accumulate assets for retirement.

Fixed annuities with a MVA feature allow you to split your investment among several different guarantee periods that offer different interest rates — typically, the longer the period, the higher the interest rate. You'll earn a set, guaranteed interest rate as long as you don't take withdrawals before the end of the period. This type of annuity may be appropriate for individuals who are looking for the potential to earn higher interest rates than traditional fixed investments.

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. Investing involves risk, including loss of principal.

¹ Any distributions, including annuitization, that occur prior to age 59½ may be subject to a 10% early withdrawal federal tax penalty.

Understanding Nationwide Platinum Edge[®]

If you're looking to protect your money but want the potential to earn higher interest rates than traditional fixed investments, Nationwide Platinum Edge, a flexible-purchase-payment modified guaranteed annuity, may be right for you.

The basics

Age limits	You can be a contract owner at any age, and you can be an annuitant through age 85.
Minimum investments	\$10,000: Nonqualified / \$2,000: IRAs and Roth IRAs \$1,000 for subsequent payments; \$100 for electronic transfer of funds Electronic funds less than \$1,000 are held in the transition account until the \$1,000 minimum investment is met
Available contracts	Nonqualified, IRA, IRA rollover, Roth IRA, SEP IRA, CRT, SIMPLE IRA and 401(a) investment only
Fees	There are no annual contract or administrative fees. ²
Account options	Interest rate guarantee periods include 3, 4, 5, 6, 7, 8, 9 and 10 years and correspond to a matching surrender charge schedule. The guaranteed rate is valid only if the investment is held until the end of the guarantee period. Please note: Not all guarantee periods are available at all firms.
Transition account	At the end of each guarantee period, assets are moved to a transition account that offers a minimal interest rate. Withdrawals from the transition account are not subject to a contingent deferred sales charge (CDSC) or market value adjustment. If assets are transferred from the transition account to a guarantee period, a new CDSC schedule will apply.

² If you need to withdraw more than the free withdrawal amount, you may have to pay a CDSC. Withdrawals may also be subject to a MVA, which could result in money being subtracted from your withdrawal.

Accessing your money

Nationwide Platinum Edge allows CDSC-free access to your money when:

- Withdrawing up to 10% of the contract value (noncumulative) per year (a MVA applies); withdrawals must be a minimum of \$100
- Withdrawing money from the transition account (no MVA)

Nationwide Platinum Edge offers a CDSC waiver for money in a guarantee period when:

- Confined to a nursing home or long-term care facility for a continuous 180-day period; confinement must begin while the contract is in force; the feature may not be available in some states; a MVA applies
- The annuitant dies; the MVA is waived
- The contract is annuitized after two years; a MVA applies
- An IRA minimum distribution is taken; a MVA applies

Early withdrawals

Before withdrawing your money, please consider the impact of the early withdrawal fees and the MVA that may be charged. Also, keep in mind that:

- These could vary by state and firm
- CDSCs expire at the end of each guarantee period
- A new CDSC and MVA schedule begins with each subsequent guarantee period

The CDSC schedule, calculated on the contract value, is:

CDSC percentage by year										
Guarantee period	Year									
	1	2	3	4	5	6	7	8	9	10
3-year	5%	5%	4%							
4-year	5%	5%	4%	4%						
5-year	5%	5%	4%	4%	3%					
6-year	5%	5%	4%	4%	3%	3%				
7-year	5%	5%	4%	4%	3%	3%	2%			
8-year	5%	5%	4%	4%	3%	3%	2%	2%		
9-year	5%	5%	4%	4%	3%	3%	2%	2%	1%	
10-year	5%	5%	4%	4%	3%	3%	2%	2%	1%	1%

How your withdrawals are taxed

Withdrawals at any age will 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.

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

Market value adjustments

If you withdraw money before the end of a CDSC period, an 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 MVA will be negative and money will be subtracted from your withdrawal
- If interest rates have gone down, the MVA will be positive and money will be added to your withdrawal

Death benefit

Your death benefit will be the current contract value at the time Nationwide receives all required paperwork in good order. The value is determined by adding all interest earned to your purchase payment minus any previous withdrawals and applicable MVAs.

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 a possible CDSC.



Get started with Nationwide Platinum Edge

Talk to your financial professional to learn more about how Nationwide Platinum Edge can help you plan for tomorrow, today.



Nationwide[®]
is on your side

This material is not a recommendation to buy or sell a financial product or to adopt an investment strategy. 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.

Products are issued by Nationwide Life Insurance Company, Columbus, Ohio.

Nationwide, the Nationwide N and Eagle, Nationwide is on your side and Nationwide Platinum Edge are service marks of Nationwide Mutual Insurance Company. © 2022 Nationwide

NFM-1469AO.16 (07/22)