



**Nationwide®**  
is on your side

# Improved annuity solutions to help advance your business

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At Nationwide®, we're committed to bringing you competitive solutions so you can address your clients' retirement challenges. Please note the following changes effective **January 12, 2015**.

## **Adding dollar cost averaging (DCA) to Nationwide Lifetime Income Capture®**

Nationwide Lifetime Income Capture® is designed for clients looking for the possibility to increase their income yet need some guarantees. The rider is available with some Nationwide variable annuities at an additional cost.

- DCA will be added to Nationwide Lifetime Income Capture® on 01/12/2015
- There are new applications with this change to the rider

## **Introducing Combination Enhanced Death Benefit III\***

Combination Enhanced Death Benefit III replaces our existing Combination Enhanced Death Benefit II option. The new rider is available with certain Nationwide variable annuities for 65bps and offers the following features:

- A maximum issue age of 70
- Offers the greatest of:
  - Contract value as of the date Nationwide receives all required paperwork in good order
  - Purchase payments, less withdrawals
  - Highest adjusted contract value on any contract anniversary date (locks in on contract anniversary prior to annuitant's 81st birthday)
  - Adjusted purchase payments accumulated at a compound interest rate (1% - 6%) until the contract anniversary prior to annuitant's 81st birthday; maximum benefit of 200%; subject to meeting the fixed account allocation restrictions; interest rate is determined at issue and is the greater of the date the application is signed or the contract issue date
- The compound interest rate will be 5% when the new option is introduced on January 12, 2015

## **Deadlines for new business transition**

### *New Money*

- Applications must have been signed on or before 1/11/2015
- Electronic Tickets must have been entered on or before 1/11/2015
- Applications must be received at Nationwide on or before 1/26/2015
- New money must be received at Nationwide on or before 2/24/2015

\*The Combination Enhanced Death Benefit III update has not yet been approved in all states; not available in New York.

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

## Transfer Money

- Applications and Transfer of Assets forms must have been signed on or before 1/11/2015
- Electronic Tickets must have been entered on or before 1/11/2015
- Applications and Transfer of Assets forms must be received at Nationwide on or before 1/26/2015
- Transfer monies must be received at Nationwide on or before 2/24/2015
- Last date for Nationwide to hold Transfer of Assets paperwork 2/2/2015

**Note:** Applications for the previous versions signed and/or received after the transition dates will be considered not-in-good-order and new signed applications for the updated option will be required. States that have not yet approved the new option will have a separate transition period, which will be communicated upon approval.

## About NAIC training

These changes are not considered material. If you're in a state that requires NAIC product training and are current on product training, you will not need to retrain on these changes. If you haven't completed any product training, you'll be required to complete it prior to solicitation.

## Explore better client solutions



We look forward to keeping you up to date on product and rate changes in good time, allowing you to deliver competitive annuity solutions. For additional information, call the National Sales Desk at **1-800-321-6064**.



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When evaluating the purchase of a variable annuity, keep in mind that variable annuities are long-term investment vehicles designed for retirement purposes and will fluctuate in value; annuities have limitations; and, investing involves market risk, including possible loss of principal.

**Variable annuities are sold by prospectus. The product prospectus and underlying fund prospectuses can be obtained by writing to Nationwide Life Insurance Company, P.O. Box 182021, Columbus, Ohio 43218-2021. Carefully consider the fund's investment objectives, risks, charges and expenses. Prospectuses contain this and other important information and your clients should read them carefully before investing.**

All guarantees and protections, where available, are subject to the claims-paying ability of Nationwide Life Insurance Company. Variable annuities are issued by Nationwide Life Insurance Company, Columbus, Ohio. The general distributor is Nationwide Investment Services Corporation, member FINRA.

Nationwide, the Nationwide N and Eagle, Nationwide is on your side, Nationwide Lifetime Income Capture, and Lifetime Income Capture are service marks of Nationwide Mutual Insurance Company. © 2014 Nationwide

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