

Annuity Customer Suitability Questionnaire for Fixed Products Nationwide Life Insurance Company

Nationwide Life and Annuity Insurance Company

PO Box 182021, Columbus, OH, 43218-2021

Important Information: Complete this form when purchasing a new annuty contract with Nationwide. The information collected on this form is used to determine if fecommendations appropriately match your financial needs include this form, with your Nationwide Annuity Application, as well as the most recent state ment for all associated accounts from a security and/or insurance product for exchange or replacement, in the new contract is an immediate annuity, please provide a current income comparison quote/illustration from the existing contract carrier.

1; Customerinformation/ca	le sommon de la company		
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Email:	1/1 / 1/1 × 1/2 × 1 / 25 4 ·	• •	e+s 300
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Name of Employer:		ation dob Title:_	
Financial information - Person (Rusinà a non-natiural own	er, please provide annultant informatio	n in space below?
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Income (include all 0% >	\$: <u>\$5</u>	Net Worth: 500	Annuity Purchase:
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lie ispouse) \$: (08,000 □ 15%	. 16	(The total assets listed)	
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Other:		Other;	

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2014(06/2017)

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CDSC Schedule (% per year)	Completed years: .	الله الله الله الله الله الله الله الله
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Rider Fees	\$ OR	964
Enhanced, Death Bénéfít	Yes No.	
Living Benefit	☐ Yes X No. If yes, type of living b	enefit:
Expected Income Start Date:	J	y sty to de grant
Nationwide Anticipated Guaranteed Inc	ome Amount on Expected Income Start	Daté:3 \$
5 Replacemental nometron en		
Will this fixed annuity be funded by(a re		mt
if ves, please complete the "Contract or F	olicy Under Consideration for Replacem	ent or Exchange" columns, Pleasé note,
when completing the information in this?	ection, boxes cannot be left blank. If the	duestion of chafge is not applicable.
please respond with either NA of zero, it	applicable.	
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Contract/Policy Value	\$ 172066	\$
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Minimum Guaranteed-Interest Rate4	1% on Garastee Interest	land otherwise MA
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CDSC Schedule (% per year)	19/1	· · · son , rought there is flationed in
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Mortality & Expense Charge	1.25	32
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217.13.201191121	Benefit Base: \$	Benefit Base: \$
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A typical fixed annuity offers three basic features: tax-deferred treatment of earnings, a death benefit; and annuity payout options that may provide income for life: Generally, fixed annuities have two phases; The "accumulation" phase, when your, contributions, also known as premiums, accumulate and earn interest, and the "distribution" phase, when you withdraw T money, typically as a lump sum or through various annuity payment options; If the payments are delayed to the future, you have a deferred annuity. If the payments start immediately, you have an immediate abnuity. Before you consider purchasing a fixed annuity; make sure you fully understand all of its terms. The following are six factors you should bear in ه المراكب المراكب المجاد المراكب المرا imind before burchasing: E. 1 28 W . 1

Liquidity and Early Withdrawals

Deferred annuities are long-term investments; Many annuities assess surrender charges for withdrawals within a specified period of time, which can be 10 years or longer. Withdrawals taken before age 59% may incur a 10% early withdrawal federal tax penalty in addition to ordinary income taxes; withdrawais may thigger surrender charges and reduce your death benefit and contract value. Federal tax laws are complex and subject to change. This information is based on current interpretations of the law. Nationwide doesn't offer tax advice... Please talk with your attorney or tax advisor for answers to specific questions.

Sales and Surrender Charges

Fixed annuities typically impose surrender charges for Withdrawals or termination within the first several years of the contract, but they usually do not charge a front-end; ales charge or annual contract fee. These surrender charges normally decline (usually over:7-10 years) and eventually are eliminated the longer you hold your contract. For example, a surrender charge/could start at 7% in the first year and decline by 1% per year until it reaches: zero.

Fees and Expenses

In addition to surrender charges, fixed annuities may impose a fee or expense for optional features. These fees are generally represented as a reduction in the interest rate earned in the contract. Remember you will pay for each fixed annuity benefit, if you don't need or want these features, you should consider whether this is an appropriate investment for you.

Tàxes

While earnings in a fixed annuity accrue on a tax-deferred basis; they may not provide all the tax advantages of a 401(k) androther pré-fax contribution retirement plans, suchras the ability to make tax deductible of pie tax contributions. Once you start withdrawing money from your fixed annuity, the portion of the withdrawal that represents earnings or income (but not principal) will be taxed at the ordinary income rate, rather than at the capital gains rates applied to investments in stocks, bonds, mutual funds or other non tax-deferred vehicles in which funds are held for more than one year,

Guarantees, the state of the st Insurance companies issuing fixed annuities may provide a number of specific guarantees. For example, they may guarantee a déath benèfit or an annuity payout obtion that can provide income for life. While it is an uncommon occurrence that the Insurance companies that back these guarantees are unable to meet their obligations, it can happen. You should be aware of and consider the credit ratings of the insurance company issuing any annuity you intend to purchase. Fixed Annuities within IRAs

Fixed Annuities within IRAs
Please consider your heads and objectives carefully before investing in a fixed annuity within a tax-deferred account, such. as an individual, retirement account (IRA). IRAs are already tax-advantaged so a fixed annulty will provide no additional tax savings. Also, if the annuity is held in a traditional (rather than a Roth) IRA, the government requires that you start. withdrawing income no later than the April 1 that follows your 70 1/2 birthday, regardless of any surrender charges the dether the sil annuity might, impose.

A Special Notice Concerning Indexed Annuities

Before you buy an indexed annuity, you should, understand the various features of this type of annuity and be prepared to ask your insurance agent, financial planner, or other financial professional about whether an indexed annulty is right for you and your objectives, it was a second of the second of

What is an Indexed Annuity?

A fixed indexed annuity is a contract you buy from an insurance company to help you potentially accumulate assets for retirement. It offers returns based on the changes in an index, such as the S&P 500 Composite Price index Your can receive, earnings when the underlying index goes up, but your principal and earnings are also protected from downturns. This means you won't lose principal or earnings based on hegative index returns. You may be able to choose to place your money in two different types of accounts: a fixed account and an index account that may have multiple index options.

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Fixed account: You'll receive a fixed interest rate guaranteed for a specific term. After that you'll receive renewal
are trates guaranteed for each termina.
· '''''' '' ''iñdex àccount: 'You may be able to choose one or more indices where you have the opportunity for earnings · · · · Dased on the performance of the underlying index or indices, up to a maximum amount (for example, 5%)) referred
The total and the second of th
Youxcan allocate your money into one or both accounts and the total allocation needs to equal 100%. A fixed indexed annuity is not a stock market investment and does not directly participate in any stock or equity investment. A fixed indexed annuity may be appropriate for those who want the opportunity to capture upside potential while having a level of protection from market downturns.
What is a Guaranteed Minimum Return?
The guaranteed minimum return for an Indexed annulty is typically a majority of the premium value with a set interest, percentage applied. However, if you surrender to be a significant surrender charge and allow rederal tax penalty that will reduce or eliminate any return to the control of the premium value with a surrender charge and allow rederal tax penalty that will reduce or eliminate any return to the control of the premium value with a set of the control of the premium value with a set of the control of the premium value with a set of the control o
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What is a market index? A market index tracks the performance of a specific group of stocks representing a particular segment of the market or.
in some cases, an entire market: For example, the S&P 500* index is an index of 500 stocks intended to be representative of a broad segment of the market U.S. large cap equities. There are indexes for almost every sector of the stock market. Many indexed annuities are based on the S&P 500* bits other indexes also are used. Some indexed annuities even allow investors to select one or more indexes.
How is an Indexed annuity's index-linked interest gate computed?
The index-linked interest credited depends, on the particular combination of indexing features that an indexed annuity uses. The most common indexed annuity uses. The most common indexed annuity make sure you not only understand each feature, but also how the features work together since these features can dramatically impact the return on your investment.
Participation Rates -A participation rate determines how much of the galling the index will be gredited to the annuity. For example, the insurance company may set the participation rate at 80%, which means the annuity would only be credited with 80% of the gain experienced by the index.
Spread/Margin/Asset Fee - Some indexed annuities use a spread, margin or asset fee in addition to or instead of, a
participation rate. This percentage will be subtracted from any gain in the index linked to the annuity For example, if the index gained 10% and the spread/margin/asset fee is 3.5%, then the gain in the annuity would be only 6:5%
Interest Rate Caps - Some indexed annitities may but a cap or upper Interest Pate Caps - Some indexed annitities may but a cap or upper Interest Pate Caps - Some indexed annitities of the caps - Some indexed and the caps of the caps - Some indexed and the caps of the caps - Some indexed and the caps - Some in
as a percentage. This is the maximum rate of interest the annuity will earn? For example, if the index linked to the annuity gained 10% and the cap rate was 8%; then the gain in the annuity would be 8%.
Changes in litterest Rate Computation - Some indexed annulties allow the insurance company to change participation
rates, cap rates, or spread/asset/margin fees either annually or at the start of the next contract term. If an insurance company subsequently lowers the participation rate or cap rate or increases the spread/asset/margin fees, this could adversely affect your return. Read your contract carefully to see if it allows the insurance company to change these features.
Indexing Methods
As described below, there are several methods for determining the change in the relevant index over the period of the amount of interest to be credited to the contract based on a change in the index.
Annual Reset - Compares the change in the index from the beginning to the end of each year. Any declines are disregarded:
Advantage: Any interest credited is locked in each year.
- Disadvantage: Can be combined with other features, such as lower cap rates, and participation rates, that will limit the

High Water Mark - Looks afthe index value at various points during the contract usually upon specified anniversary dates. Then the highest of these values is compared to the index level at the start of the term.

Advantage: May credit you with more interest than other indexing methods and protect against declines in the index.

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amount of interest you might receive each year,

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Point-to-Point - Compares the change in the index, at two discrete points in time, such as the beginning and ending dates, of the contract term.

Advantage: May be combined with other features, such as higher cap and participation rates, that may credit you with more interest.

Disadvantage: Relies on single point in time to calculate interest. Therefore, even if the index that the annuity is linked to is going up throughout the term of the investment, if it declines dramatically on the last day of the term, then part or all of the earlier gain can be lost. Because interest is not credited until the end of the term, you may not receive any index-linked interest if you surrender your indexed annuity early. Other important index calculation considerations:

Index. Averaging - Some indexed annuities average an index's value either daily of monthly, rather than using the actual value of the index on a specified date, Averaging may reduce the amount of index-linked interest earned.

Interest Calculation - The way that an insurance company calculates interest earned during the term of an indexed annuity can make a big difference in the amount of interest you will earn. Some indexed amount by simple interest during the term of the annuity. Because there is, no compounding of interest, your return will be lower.

Exclusion of Dividends - For most indexed annulties, the increase in the underlying index does not include dividends or distributed capital gains paid on the underlying stocks, and therefore do not reflect the total return of the underlying stocks; an index or any market-indexed annulty is not comparable to a direct investment in the financial markets. Clients who purchase indexed annulties are not directly investing in a stock market index. An index cannot be invested in directly and a unmanaged,

If You Have Questions

pursuant to such laws...

If you have questions about indexed annulties, you can contact the Department of Insurance for your state.

By signing this document, I am confirming that the information provided is complete and accurate to the best of my knowledge: and I believe this annuity is appropriate for my insurance needs and financial objectives, Name (please print): Signature: Date: Joint Owner (if applicable) Name (please print): Signature: Date: IO. insurance Producer/Registered Representative/investment/Advis By signing this document, I acknowledge that Nationwide is not a figureary or acting as a Financial Institution, as defined by the U.S. Department of Labor. I further acknowledge that, to the extent applicable, I have complied with the requirements of PTE 84-24, including providing the required disclosure and adhering to the impartial Conduct Standards. Firm Name (please print); Producer/Representative/Advisor Name (please print): Signature: Date: ☐ Insurance Only Producer NOTE: If the source of funds selected in Section 3 is marked by footnote 2, the Non-Solicitation Form is required. Registered Representative Investment Advisor Representative: JARD# NOTE: (Only if an Investment Advisor Representative). I represent that I am acting in a fiduciary capacity, pursuant to the investment Advisers Act of 1940, to the customer(s) and have recommended the product herein in such fiduciary

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capacity, I am registered as required by applicable federal and state securities laws or am exempt from registration

2. Investment Experience	S Objectives	Net Annual Revenue of ties: \$= Total E	ntity Net Worth: \$
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