



Individual, single-purchase-payment deferred fixed indexed annuity.

Policy Provisions:

Market value adjustments (MVA)

If you surrender your contract or withdraw more than the 10% free withdrawal amount in a year before the end of the surrender charge period, an MVA may apply. Depending on how interest rates have changed since you bought the annuity, the MVA could add or subtract value. 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
- When an MVA applies, it will be based on the portion of a withdrawal or full surrender that is greater than the remaining free withdrawal amount; please refer to the MVA endorsement in your contract for more details

Death benefit

If you are the sole owner and annuitant, when you pass away, a death benefit will be paid to the beneficiaries named in your contract. The death benefit payable is equal to the contract value. Please refer to the contract for more details. A joint option is also available if the contract owner names a spouse as a co-annuitant. This feature allows a death benefit to be paid to the surviving spouse, no matter who passes away first or who owns the contract. The surviving spouse also has the option to continue the annuity contract at the death benefit value. Any remaining surrender charge or MVA would no longer apply to the contract. The death benefit will be equal to the contract value.

Withdrawal Provisions:

Accessing your money

Nationwide Peak 10 allows you surrender charge- and MVA-free access to your money in the following circumstances:

1. Withdrawals of up to 10% of your contract value (keep in mind that any distributions prior to age 59½ may be subject to a 10% early withdrawal federal tax penalty)
2. Required minimum distributions, even if they exceed 10% of your contract value; please keep in mind that money withdrawn from the index account during the index term will forfeit potential earnings that would have been credited at the end of the term.

Premium Notes:

Maximum Issue Age

Annuitant: 85 (single or joint); owner: any age.

Due to the passage of the SECURE Act, beneficiaries of certain tax-qualified accounts (401, 403(a), 403(b), 408(b), 408A, and governmental 457(b)) will be



required to take a full payout from the inherited IRA within 10 years of the death of the original account holder.

Available states: AL, AZ, AR, CO, DC, FL, GA, IL, IN, KS, KY, LA, ME, MD, MA, MI, MT, NE, NM, ND, SD, TN, VT, WV, WI



INDEX ALLOCATION OPTION	TYPE	INDEX	FIXED INTEREST	PART RATE	CAP	SPREAD
1-Year Fixed Account \$25,000-\$99,999 1 year gtd	Fixed	-	1.1%			
1-Year AB Growth & Value Balanced PTP Cap Recent (NAIC) – 1.8% 1.8% 1.55% \$25,000-\$99,999 Annual	Point to Point	AB Growth and Value Balanced			2.25%	
2-Year AB Growth & Value Balanced PTP Participation rate with Spread Option A Recent (NAIC) – 5.42% 5.79% 2.92% \$25,000-\$99,999 Biennial	Point to Point	AB Growth and Value Balanced		110%		1.5% annually
2-Year AB Growth & Value Balanced PTP Participation rate with Spread Option B Recent (NAIC) – 4.51% 4.75% 2.7% \$25,000-\$99,999 Biennial	Point to Point	AB Growth and Value Balanced		70%		0%
1-Year J.P. Morgan Cycle PTP Cap Recent (NAIC) – 1.8% 1.8% 1.53% \$25,000-\$99,999 Annual	Point to Point	J.P. Morgan Cycle			2.25%	
2-Year J.P. Morgan Cycle PTP Participation Rate with Spread Option A Recent (NAIC) – 4.81% 5.18% 3.4% \$25,000-\$99,999 Biennial	Point to Point	J.P. Morgan Cycle		110%		1.5% annually



INDEX ALLOCATION OPTION	TYPE	INDEX	FIXED INTEREST	PART RATE	CAP	SPREAD
<p>2-Year J.P. Morgan Cycle PTP Participation Rate with Spread Option B</p> <p>Recent (NAIC) – 4.4% 4.66% 3.35%</p> <p>\$25,000-\$99,999</p> <p>Biennial</p>	Point to Point	J.P. Morgan Cycle		75%		0%
<p>1-Year S&P 500 PTP Cap</p> <p>Recent (NAIC) – 1.57% 1.8% 1.57%</p> <p>\$25,000-\$99,999</p> <p>Annual</p>	Point to Point	S&P 500® Index			2.25%	
<p>2-Year S&P 500 PTP Participation Rate with Spread Option A</p> <p>Recent (NAIC) – 3.81% 3.81% 1.16%</p> <p>\$25,000-\$99,999</p> <p>Biennial</p>	Point to Point	S&P 500® Index		35%		1.5% annually
<p>2-Year S&P 500 PTP Participation Rate with Spread Option B</p> <p>Recent (NAIC) – 3.11% 3.11% 1.05%</p> <p>\$25,000-\$99,999</p> <p>Biennial</p>	Point to Point	S&P 500® Index		25%		0%
<p>1-Year S&P 500 Average DRC 5% PTP Cap</p> <p>\$25,000-\$99,999</p> <p>Annual</p>	Point to Point	S&P 500 Average DRC 5%			2.5%	
<p>2-Year S&P 500 Average DRC 5% PTP Participation Rate with Spread Option A</p> <p>\$25,000-\$99,999</p> <p>Biennial</p>	Point to Point	S&P 500 Average DRC 5%		110%		1.5% annually



INDEX ALLOCATION OPTION	TYPE	INDEX	FIXED INTEREST	PART RATE	CAP	SPREAD
2-Year S&P 500 Average DRC 5% PTP Participation Rate with Spread Option B \$25,000-\$99,999 Biennial	Point to Point	S&P 500 Average DRC 5%		75%		0%
1-Year Fixed Account \$100,000-\$1,000,000 1 year gtd	Fixed	-	1.25%			
1-Year AB Growth & Value Balanced PTP Cap Recent (NAIC) – 2.39% 2.39% 2% \$100,000-\$1,000,000 Annual	Point to Point	AB Growth and Value Balanced			3%	
2-Year AB Growth & Value Balanced PTP Participation rate with Spread Option A Recent (NAIC) – 6.12% 6.54% 3.3% \$100,000-\$1,000,000 Biennial	Point to Point	AB Growth and Value Balanced		125%		1.5% annually
2-Year AB Growth & Value Balanced PTP Participation rate with Spread Option B Recent (NAIC) – 5.44% 5.73% 3.26% \$100,000-\$1,000,000 Biennial	Point to Point	AB Growth and Value Balanced		85%		0%
1-Year J.P. Morgan Cycle PTP Cap Recent (NAIC) – 2.5% 2.59% 2.13% \$100,000-\$1,000,000 Annual	Point to Point	J.P. Morgan Cycle			3.25%	



INDEX ALLOCATION OPTION	TYPE	INDEX	FIXED INTEREST	PART RATE	CAP	SPREAD
<p>2-Year J.P. Morgan Cycle PTP Participation Rate with Spread Option A</p> <p>Recent (NAIC) – 5.44% 5.86% 3.85%</p> <p>\$100,000-\$1,000,000</p> <p>Biennial</p>	Point to Point	J.P. Morgan Cycle		125%		1.5% annually
<p>2-Year J.P. Morgan Cycle PTP Participation Rate with Spread Option B</p> <p>Recent (NAIC) – 5.25% 5.56% 4%</p> <p>\$100,000-\$1,000,000</p> <p>Biennial</p>	Point to Point	J.P. Morgan Cycle		90%		0%
<p>1-Year S&P 500 PTP Cap</p> <p>Recent (NAIC) – 1.92% 2.19% 1.92%</p> <p>\$100,000-\$1,000,000</p> <p>Annual</p>	Point to Point	S&P 500® Index			2.75%	
<p>2-Year S&P 500 PTP Participation Rate with Spread Option A</p> <p>Recent (NAIC) – 4.33% 4.33% 1.33%</p> <p>\$100,000-\$1,000,000</p> <p>Biennial</p>	Point to Point	S&P 500® Index		40%		1.5% annually
<p>2-Year S&P 500 PTP Participation Rate with Spread Option B</p> <p>Recent (NAIC) – 3.72% 3.72% 1.26%</p> <p>\$100,000-\$1,000,000</p> <p>Biennial</p>	Point to Point	S&P 500® Index		30%		0%
<p>1-Year S&P 500 Average DRC 5% PTP Cap</p> <p>\$100,000-\$1,000,000</p> <p>Annual</p>	Point to Point	S&P 500 Average DRC 5%			3.5%	



INDEX ALLOCATION OPTION	TYPE	INDEX	FIXED INTEREST	PART RATE	CAP	SPREAD
2-Year S&P 500 Average DRC 5% PTP Participation Rate with Spread Option A \$100,000-\$1,000,000 Biennial	Point to Point	S&P 500 Average DRC 5%		125%		1.5% annually
2-Year S&P 500 Average DRC 5% PTP Participation Rate with Spread Option B \$100,000-\$1,000,000 Biennial	Point to Point	S&P 500 Average DRC 5%		90%		0%

RIDER	ROLL UP RATE	PERIOD	FEE
Guaranteed Income Solution Required	4%	10 years	None
Bonus Income Rider (Single) Optional Bonus: 0.1	7%	10 years	1% annually
Bonus Income Rider (Joint) Optional Bonus: 0.1	7%	10 years	1.3% annually

COMPANY INFO



Nationwide Life Insurance Company

Address One Nationwide Plaza Columbus, OH 43215



COMPANY INFO

Phone	1-800-321-6064
Website	https://nationwidefinancial.com
Foundation year	1929
A.M. Best	A+
Standard & Poor's	A+
Moody's	A1

PREMIUM PAYMENTS

Flex premiums	Not available
Maximum	\$1,000,000
Minimum	\$25,000
Types of funds	Non-Qualified, IRA, 401a, TSA 403b, SEP IRA, IRA-Roth, SIMPLE IRA, 457 plan

AGE RESTRICTIONS

Owner	0 – 85
Annuitant	0 – 85



GUARANTEED MINIMUM CASH SURRENDER VALUE

GMCSV	87.5%
GMCSV Interest	1%

PROVISIONS & WAIVERS

Death benefit	Accumulation Value
Market value adjustment	Yes
Return of premium	No
Bail out	No
Confinement	100% of the contract may be withdrawn penalty free if you are confined to a nursing home for a continuous 90-day period; confinement must begin after the contract is issued and may not be available in all states; maximum issue age is 80
Terminal Illness	100% of the contract value may be withdrawn penalty-free after the first contract year if terminal illness or injury is diagnosed after the contract is issued; the maximum issue age is 80.
Annuitization	Available after 2 years or the date the annuitant reaches age 100, unless another date is chosen by the contract owner

WITHDRAWALS

Free Withdrawal	10%
Cumulative	No



SURRENDER CHARGE SCHEDULE

1 yr.	2 yr.	3 yr.	4 yr.	5 yr.	6 yr.	7 yr.	8 yr.	9 yr.	10 yr.
10%	10%	9%	8%	7%	6%	5%	4%	3%	2%