

**Nationwide®****Contract Owner Withdrawal Form
Important Details and Disclosures****PLEASE RETAIN THIS PORTION OF THE FORM FOR YOUR RECORDS.****Submit to Nationwide**

- Upload Online:** Log in to nationwide.com and select the "Forms" option to submit this request online.
- Don't have an Online account? Follow these steps:**
1) Visit nationwide.com 2) Click "Log In" 3) Click "Annuity" in the drop down 4) Click "Sign up"

Submit by regular mail:
Nationwide Life Insurance Company
PO Box 182021
Columbus, OH 43218-2021

Submit by overnight mail:
Nationwide Insurance
1 - LC - F4
One Nationwide Plaza
Columbus, OH 43215-2239

For More Information: Call 800-818-6373

General Information

- Form Status:** If any information on this form is unclear or incomplete, we'll correspond directly with the contract owner.
- If a Trust is Owner:** Please provide a Certification of Trust (Trust Certificate) that provides necessary information to validate the trust. It should include the legal Trust name and effective date, the Trustee(s) authorized to act on behalf of the Trust including any successor Trustee(s), and the Trust's tax identification number.

Section 2: Withdrawal Type

- Contracts as part of a 1035 exchange:** If your contract was issued as part of a partial 1035 exchange completed on or after 10/24/2011, and a distribution/surrender was taken from either contract within 180 days after the exchange, the IRS may treat the distribution/surrender as: (1) a distribution from the proceeds transferred in the partial 1035 exchange, which would be taxable to the extent that there was income in the original contract as it was constituted immediately prior to the partial 1035 exchange, OR (2) a distribution from the contract as it was constituted at the time of the distribution or surrender. Depending on your specific circumstances, the taxable amounts could be different. The 180 day rule does not apply to an annuitization of either contract for a period of ~~10-15 more years or during one or more lives~~. In addition to any income taxation, the distribution is also subject to the 10% early distribution penalty unless ~~it~~ it meets certain exceptions. Because the IRS has not issued guidance about the factors that determine the ultimate tax treatment of a distribution or surrender from either contract within 180 days after the exchange, Nationwide will report the distribution as one from the originating contract. Read the prospectus for more information. If you have questions about the tax treatment of a transaction, talk to a tax professional.
- Withdrawals:** Will be taken proportionately from all available sub-accounts.
- Contracts with CPPLI or Lifetime Income or Guaranteed Lifetime Withdrawal Benefit:** Additional withdrawals over your allowable annual amount will reduce your income benefit base and may reduce the annual lifetime income withdrawal in future years
 - Withdrawals in excess of the guaranteed withdrawal amount, called "excess withdrawals", may result in a permanent reduction in future guaranteed withdrawal amounts. Please refer to your product prospectus for additional information. If you would like to make an excess withdrawal and are uncertain how much will be withdrawn, Nationwide will reduce your future withdrawal amounts until you contact Nationwide prior to requesting the withdrawal to obtain a personalized transaction specific calculation showing the effect of the excess withdrawal.
 - Any withdrawals you take prior to your Lifetime withdrawal availability date will reduce your income benefit base.
 - Any withdrawals taken after your Lifetime availability date will lock in the withdrawal percentage available to you.
 - At the time of the first lifetime withdrawal, your income benefit base is calculated and will not change unless excess withdrawals, deposits (if permitted), or a reset occurs.

Section 3: Tax Withholdings

- Tax liability:** You are liable for all federal and state income tax withholdings on the taxable portion of the withdrawal. You may also be subject to tax penalties under the estimated tax payment rules if your estimated tax withholding payments are not enough.
- Early withdrawal penalty:** A 10% federal tax penalty may be assessed on withdrawals taken before the contract owner reaches age of 59 1/2.