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## Nationwide adds TOPS managed volatility funds to VA line-up

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By Editor Test      Thu, Nov 15, 2012

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*The TOPS Protected Balanced, Moderate Growth and Growth ETF Portfolios use a Milliman-designed equity futures strategy to buffer the fund assets from volatility.*

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Nationwide Financial has added four new managed volatility funds to its core VA line-up. Additionally, the company will add three fund options, including one managed volatility fund, for its guaranteed lifetime withdrawal benefit, The Nationwide Lifetime Income Rider (Nationwide L.inc).

New funds for Nationwide's core VA line-up include:

- American Funds Insurance Series® Protected Asset Allocation Fund<sup>SM</sup>
- TOPS<sup>TM</sup> Protected Balanced ETF Portfolio
- TOPS<sup>TM</sup> Protected Moderate Growth ETF Portfolio
- TOPS<sup>TM</sup> Protected Growth ETF Portfolio

The American Funds Insurance Series Protected Asset Allocation Fund will also be available as a Nationwide L.inc investment option. Within the VA, the Protected Asset Allocation Fund can offers an equity allocation range of 40% to 80%, depending on market conditions, with a target mix of 60% stocks and 40% bonds.

The Nationwide VA with Nationwide L.inc offers a 7% simple interest roll-up on the original income benefit base and a 5% payout if withdrawals begin at age 65.

Nationwide Financial will also add two non-managed volatility funds back to the Nationwide L.inc investment option line-up. Both offer 60/40 equity exposure:

- NVIT Cardinal Moderate Fund
- NVIT Investor Destination Moderate Fund