

Prepared For: Valued Client, age 65
with Valued Spouse, age 70
Benefit Starts after 5 years when Valued Client reaches age 70
State: Texas
Premium \$ 100,000
 For products that use market interest, no interest (0%) is used in the calculations

Prepared By
 John Rafferty

Guaranteed Lifetime Benefit Riders

A+

A.M. Best

Nationwide Life Insurance Company - Nationwide Peak 10 Compact

Peak 10 Bonus Income+ Rider

First year benefit:	\$7,722
Lifetime income value (Age 95):	\$200,772

A+

A.M. Best

Protective Life - Protective Income Builder

Income Builder Rider - Level

First year benefit:	\$7,350
Lifetime income value (Age 95):	\$191,100

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A.M. Best

Athene IA - Ascent Pro 10 Bonus (State Variations)

Ascent Pro 10 Bonus Income Rider - Option 1 with Level Income

First year benefit:	\$7,310
Lifetime income value (Age 95):	\$190,060

Payout By Age

Nationwide Life Insurance Company Peak 10 Bonus Income+ Rider Nationwide Peak 10 Compact					Protective Life Income Builder Rider - Level Protective Income Builder					Athene IA Ascent Pro 10 Bonus Income Rider - Option 1 with Level Income Ascent Pro 10 Bonus (State Variations)					
Age	Accumulation		Joint		Age	Accumulation		Joint		Age	Accumulation		Joint		
	Rollup Rate	Income Base	Payout Rate	LifeTime Payment		Rollup Rate	Income Base	Payout Rate	LifeTime Payment		Rollup Rate	Income Base	Payout Rate	LifeTime Payment	Enhanced Benefit
65		110,000	4.95	5,445	65		100,000	4.60	4,600	65		120,000	3.80	4,560	
66	7.00	117,700	4.95	5,826	66	8.00	108,000	4.70	5,076	66	10.00	130,000	3.90	5,070	10,140
67	7.00	125,400	4.95	6,207	67	8.00	116,000	4.80	5,568	67	10.00	140,000	4.00	5,600	11,200
68	7.00	133,100	4.95	6,588	68	8.00	124,000	4.90	6,076	68	10.00	150,000	4.10	6,150	12,300
69	7.00	140,800	4.95	6,970	69	8.00	132,000	5.00	6,600	69	10.00	160,000	4.20	6,720	13,440
70	7.00	148,500	5.20	7,722	70	8.00	140,000	5.25	7,350	70	10.00	170,000	4.30	7,310	14,620
71	7.00	156,200	5.20	8,122	71	8.00	148,000	5.40	7,992	71	10.00	180,000	4.40	7,920	15,840
72	7.00	163,900	5.20	8,523	72	8.00	156,000	5.55	8,658	72	10.00	190,000	4.50	8,550	17,100
73	7.00	171,600	5.20	8,923	73	8.00	164,000	5.60	9,184	73	10.00	200,000	4.60	9,200	18,400
74	7.00	179,300	5.20	9,324	74	8.00	172,000	5.65	9,718	74	10.00	210,000	4.70	9,870	19,740
75	7.00	187,000	5.75	10,753	75	8.00	180,000	5.70	10,260	75	10.00	220,000	4.80	10,560	21,120
76		187,000	5.75	10,753	76		180,000	5.75	10,350	76	5.00	225,000	4.90	11,025	22,050
77		187,000	5.75	10,753	77		180,000	5.80	10,440	77	5.00	230,000	5.00	11,500	23,000
78		187,000	5.75	10,753	78		180,000	5.85	10,530	78	5.00	235,000	5.10	11,985	23,970
79		187,000	5.75	10,753	79		180,000	5.90	10,620	79	5.00	240,000	5.20	12,480	24,960
80		187,000	5.75	10,753	80		180,000	5.95	10,710	80	5.00	245,000	5.30	12,985	25,970
81		187,000	6.10	11,407	81		180,000	6.00	10,800	81	5.00	250,000	5.40	13,500	27,000
82		187,000	6.10	11,407	82		180,000	6.10	10,980	82	5.00	255,000	5.50	14,025	28,050
83		187,000	6.10	11,407	83		180,000	6.20	11,160	83	5.00	260,000	5.60	14,560	29,120
84		187,000	6.10	11,407	84		180,000	6.30	11,340	84	5.00	265,000	5.70	15,105	30,210
85		187,000	6.10	11,407	85		180,000	6.40	11,520	85	5.00	270,000	5.80	15,660	31,320
86		187,000	6.10	11,407	86		180,000	6.50	11,700	86		270,000	5.90	15,930	31,860
87		187,000	6.10	11,407	87		180,000	6.60	11,880	87		270,000	6.00	16,200	32,400
88		187,000	6.10	11,407	88		180,000	6.70	12,060	88		270,000	6.10	16,470	32,940

Nationwide Life Insurance Company
 Peak 10 Bonus Income+ Rider
 Nationwide Peak 10 Compact

Age	Accumulation		Joint	
	Rollup Rate	Income Base	Payout Rate	LifeTime Payment
89		187,000	6.10	11,407
90		187,000	6.10	11,407
91		187,000	6.10	11,407
92		187,000	6.10	11,407
93		187,000	6.10	11,407
94		187,000	6.10	11,407
95		187,000	6.10	11,407

Protective Life
 Income Builder Rider - Level
 Protective Income Builder

Age	Accumulation		Joint	
	Rollup Rate	Income Base	Payout Rate	LifeTime Payment
89		180,000	6.80	12,240
90		180,000	6.90	12,420
91		180,000	7.00	12,600
92		180,000	7.00	12,600
93		180,000	7.00	12,600
94		180,000	7.00	12,600
95		180,000	7.00	12,600

Athene IA
 Ascent Pro 10 Bonus Income Rider - Option 1 with
 Level Income
 Ascent Pro 10 Bonus (State Variations)

Age	Accumulation		Joint		
	Rollup Rate	Income Base	Payout Rate	LifeTime Payment	Enhanced Benefit
89		270,000	6.20	16,740	33,480
90		270,000	6.30	17,010	34,020
91		270,000	6.30	17,010	34,020
92		270,000	6.30	17,010	34,020
93		270,000	6.30	17,010	34,020
94		270,000	6.30	17,010	34,020
95		270,000	6.30	17,010	34,020

Ledger Comparison

Nationwide Life Insurance Company Peak 10 Bonus Income+ Rider Nationwide Peak 10 Compact					Protective Life Income Builder Rider - Level Protective Income Builder					Athene IA Ascent Pro 10 Bonus Income Rider - Option 1 with Level Income Ascent Pro 10 Bonus (State Variations) With 3.00% Premium Bonus				
Age	Roll-up Rate	Income Base	Benefit Rate	LifeTime Payment	Age	Roll-up Rate	Income Base	Benefit Rate	LifeTime Payment	Age	Roll-up Rate	Income Base	Benefit Rate	LifeTime Payment
65		110,000			65		100,000			65		120,000		
66	7.00	117,700			66	8.00	108,000			66	10.00	130,000		
67	7.00	125,400			67	8.00	116,000			67	10.00	140,000		
68	7.00	133,100			68	8.00	124,000			68	10.00	150,000		
69	7.00	140,800			69	8.00	132,000			69	10.00	160,000		
70	7.00	148,500	5.20	7,722	70	8.00	140,000	5.25	7,350	70	10.00	170,000	4.30	7,310
71		148,500		7,722	71		140,000		7,350	71		170,000		7,310
72		148,500		7,722	72		140,000		7,350	72		170,000		7,310
73		148,500		7,722	73		140,000		7,350	73		170,000		7,310
74		148,500		7,722	74		140,000		7,350	74		170,000		7,310
5 Year Income Total				38,610	5 Year Income Total				36,750	5 Year Income Total				36,550
75		148,500		7,722	75		140,000		7,350	75		170,000		7,310
76		148,500		7,722	76		140,000		7,350	76		170,000		7,310
77		148,500		7,722	77		140,000		7,350	77		170,000		7,310
78		148,500		7,722	78		140,000		7,350	78		170,000		7,310
79		148,500		7,722	79		140,000		7,350	79		170,000		7,310
10 Year Income Total				77,220	10 Year Income Total				73,500	10 Year Income Total				73,100
80		148,500		7,722	80		140,000		7,350	80		170,000		7,310
81		148,500		7,722	81		140,000		7,350	81		170,000		7,310
82		148,500		7,722	82		140,000		7,350	82		170,000		7,310
83		148,500		7,722	83		140,000		7,350	83		170,000		7,310
84		148,500		7,722	84		140,000		7,350	84		170,000		7,310
15 Year Income Total				115,830	15 Year Income Total				110,250	15 Year Income Total				109,650
85		148,500		7,722	85		140,000		7,350	85		170,000		7,310
86		148,500		7,722	86		140,000		7,350	86		170,000		7,310

Nationwide Life Insurance Company Peak 10 Bonus Income+ Rider Nationwide Peak 10 Compact				
Age	Roll-up Rate	Income Base	Benefit Rate	LifeTime Payment
87		148,500		7,722
88		148,500		7,722
89		148,500		7,722
20 Year Income Total				154,440
90		148,500		7,722
91		148,500		7,722
92		148,500		7,722
93		148,500		7,722
94		148,500		7,722
95		148,500		7,722
26 Year Income Total				200,772

Protective Life Income Builder Rider - Level Protective Income Builder				
Age	Roll-up Rate	Income Base	Benefit Rate	LifeTime Payment
87		140,000		7,350
88		140,000		7,350
89		140,000		7,350
20 Year Income Total				147,000
90		140,000		7,350
91		140,000		7,350
92		140,000		7,350
93		140,000		7,350
94		140,000		7,350
95		140,000		7,350
26 Year Income Total				191,100

Athene IA Ascent Pro 10 Bonus Income Rider - Option 1 with Level Income Ascent Pro 10 Bonus (State Variations) With 3.00% Premium Bonus				
Age	Roll-up Rate	Income Base	Benefit Rate	LifeTime Payment
87		170,000		7,310
88		170,000		7,310
89		170,000		7,310
20 Year Income Total				146,200
90		170,000		7,310
91		170,000		7,310
92		170,000		7,310
93		170,000		7,310
94		170,000		7,310
95		170,000		7,310
26 Year Income Total				190,060

Ledger for Guaranteed Lifetime Income Benefit Rider

Year	Age	Begin Year Accumulation	Interest	Rider Fee	End Year Accumulation	Guaranteed Lifetime Benefit					Enhanced		End Year Accumulation w/out Rider
						Roll-up Rate	Income Base	Benefit Rate	Income Amount	Total Income	Income	Total Income	
0	65				103,000		120,000						103,000
1	66	101,800	0.00	1,200	101,800	10.00	130,000						103,000
2	67	100,500	0.00	1,300	100,500	10.00	140,000						103,000
3	68	99,100	0.00	1,400	99,100	10.00	150,000						103,000
4	69	97,600	0.00	1,500	97,600	10.00	160,000						103,000
5	70	96,000	0.00	1,600	88,690	10.00	170,000	4.30	7,310	7,310	14,620	14,620	103,000
6	71	86,990	0.00	1,700	79,680		170,000		7,310	14,620	14,620	29,240	103,000
7	72	77,980	0.00	1,700	70,670		170,000		7,310	21,930	14,620	43,860	103,000
8	73	68,970	0.00	1,700	61,660		170,000		7,310	29,240	14,620	58,480	103,000
9	74	59,960	0.00	1,700	52,650		170,000		7,310	36,550	14,620	73,100	103,000
10	75	50,950	0.00	1,700	43,640		170,000		7,310	43,860	7,310	80,410	103,000
11	76	41,940	0.00	1,700	34,630		170,000		7,310	51,170	7,310	87,720	103,000
12	77	32,930	0.00	1,700	25,620		170,000		7,310	58,480	7,310	95,030	103,000
13	78	23,920	0.00	1,700	16,610		170,000		7,310	65,790	7,310	102,340	103,000
14	79	14,910	0.00	1,700	7,600		170,000		7,310	73,100	7,310	109,650	103,000
15	80	5,900	0.00	1,700	0		170,000		7,310	80,410	7,310	116,960	103,000
16	81	0			0		170,000		7,310	87,720	7,310	124,270	103,000
17	82	0			0		170,000		7,310	95,030	7,310	131,580	103,000
18	83	0			0		170,000		7,310	102,340	7,310	138,890	103,000
19	84	0			0		170,000		7,310	109,650	7,310	146,200	103,000
20	85	0			0		170,000		7,310	116,960	7,310	153,510	103,000
21	86	0			0		170,000		7,310	124,270	7,310	160,820	103,000
22	87	0			0		170,000		7,310	131,580	7,310	168,130	103,000

Year	Age	Begin Year Accumulation	Interest	Rider Fee	End Year Accumulation	Guaranteed Lifetime Benefit					Enhanced		End Year Accumulation w/out Rider
						Roll-up Rate	Income Base	Benefit Rate	Income Amount	Total Income	Income	Total Income	
23	88	0			0		170,000		7,310	138,890	7,310	175,440	103,000
24	89	0			0		170,000		7,310	146,200	7,310	182,750	103,000
25	90	0			0		170,000		7,310	153,510	7,310	190,060	103,000
26	91	0			0		170,000		7,310	160,820	7,310	197,370	103,000
27	92	0			0		170,000		7,310	168,130	7,310	204,680	103,000
28	93	0			0		170,000		7,310	175,440	7,310	211,990	103,000
29	94	0			0		170,000		7,310	182,750	7,310	219,300	103,000
30	95	0			0		170,000		7,310	190,060	7,310	226,610	103,000

Description

Ascent Pro 10 Bonus Income Rider - Option 1 with Level Income

What is the Athene Ascent Income Rider?

At the time you purchase your Athene Annuity and Life Company Ascent fixed indexed deferred annuity ("Contract"), you may also choose to purchase one of the Athene Ascent Income Riders, referred to as "Riders."

You must elect either Option 1 (Guaranteed Growth) or Option 2 (Stacked Rollup). Once your election is made, it cannot be changed, though you may terminate the Rider on or after the tenth anniversary of the Rider's effective date.

Is there a cost for the Rider?

Yes. There is a cost for both Riders, referred to as a Rider Charge. In general, the Rider Charge is calculated as a percentage of the Income Base and will reduce your Contract's Accumulated Value and Minimum Guaranteed Contract Value on each Contract Anniversary. It will not reduce your Income Base. The Rider Charge has an annual rate called the Annual Rider Charge Rate which is 1.00%.

What are the Rider Phases?

There are three rider phases:

1) Accumulation Phase

The Accumulation Phase begins on the Rider Effective Date and ends the earlier of the day before your first Lifetime Income Withdrawal or the date the Rider is terminated. During the Accumulation Phase, you may elect to start receiving Lifetime Income Withdrawals at any time after the Lifetime Income Waiting Period has elapsed and the life or lives on which payments are based has reached the Minimum Attained Age for Lifetime Income Withdrawal. During the Accumulation Phase, Rider Charges will continue to decrease your Accumulated Value and Minimum Guaranteed Contract Value.

2) Income Phase

The Income Phase occurs when you are taking Lifetime Income Withdrawals and your Accumulated Value is greater than zero. During the Income Phase, Rider Charges will continue to decrease your Accumulated Value and Minimum Guaranteed Contract Value.

Income Options – You must elect one of the following Income Options at the time you start Lifetime Income Withdrawals

- **Level Income** – providing you with a Maximum Lifetime Income Withdrawal that is level;

- **Inflation-Adjusted Income** – providing you with a lower initial Maximum Lifetime Income Withdrawal than the Level Income option. Your income has the potential to increase based upon increases, if any, in the most recently published CPI-U (Consumer Price Index – All Urban Consumers – Not Seasonally Adjusted). Any annual increase will not exceed 10%. Any annual increases will stop when the Maximum Inflation Adjustment Period has expired (30 years) or the Accumulated Value is zero.

- **Earnings-Indexed Income** – providing you with a lower initial Maximum Lifetime Income Withdrawal than the Level Income option. Your income has the potential to increase based on a percentage of the Income Credits, if any, that are added to the Accumulated Value. Any annual increases will stop when the Accumulated Value is zero.

3) Extended Income Guarantee Phase

The Extended Income Guarantee Phase is the time after the Accumulated Value of your Contract is equal to zero, while this Rider is in the Income Phase, not as the result of an Excess Withdrawal. During the Extended Income Guarantee Phase, you will receive Lifetime Income Withdrawals for the remainder of your life, or for the remainder of both lives, if Lifetime Income Withdrawals are based on joint lives.

What is the Income Base?

The Income Base is used in the calculation of Lifetime Income Withdrawals only. The Income Base is not part of the Contract's Accumulated Value and is not used to determine the Contract's Cash Surrender Value. **The Income Base is not a value that can be withdrawn.** It is utilized in all three Rider Phases.

The Initial Income Base is equal to the Premium plus any applicable Income Base bonus of 20.00%. The Income Base will be proportionally reduced by any Withdrawals and any excess withdrawals can reduce the amount of future payments.

For Option 1, on each Contract Anniversary during the Accumulation Phase, the Income Base will be credited with simple interest until the end of the Maximum Fixed Accumulation Years or when the total Withdrawals exceed the Premium. The Income Base simple interest is calculated using the Income Base Guaranteed Simple Interest Rate. The Income Base is not credited with simple interest during the Income Phase. The Rollup Rate of 10.00% simple interest is credited for the first 10 years then 5.00% for years 11-20

For Option 2, on each Contract Anniversary during the Accumulation Phase, the

Income Base will be credited with simple interest until the end of the Maximum Participating Accumulation Years or when the total Withdrawals exceed the Premium. The Income Base simple interest is calculated using the Income Base Guaranteed Simple Interest Rate. The Income Base is not credited with simple interest during the Income Phase. Please refer to the Product Details sheet for the Income Base Guaranteed Simple Interest Rate.

While the Income Base Guaranteed Simple Interest Rate is lower for Option 2 than Option 1, your Income Base may increase based on the growth of your Contract's Accumulated Value. On each Contract Anniversary during the Accumulation Phase, your Income Base will be increased by the sum of all Interest Credits added to the Accumulated Value, if any, during the current Contract Year, multiple by the Interest Credit Applied Percentage.

At the end of the Maximum Participating Accumulation Years or if the total Withdrawals exceed the Premium, the interest credited to the Income Base will be zero. Additionally, if there are no interest credits made to your Accumulated Value, your Income Base will be increased by the simple interest rate only.

How is the Lifetime Income Withdrawal determined under the Rider?

The initial Lifetime Income Withdrawal is equal to your Income Base multiplied by the current Lifetime Income Withdrawal Percentage for the Income Option you select. The percentages are based upon the Annuitant's Issue Age and Attained Age (or the younger life, if Joint Life Withdrawals are elected at the time you elect to receive a Lifetime Income Withdrawal. The current declared Lifetime Income Withdrawal Percentages for Ascent Pro 10 Bonus Income Rider - Option 1 with Level Income are as follows;

Maximum Annual Withdrawal Percentage

Age	Single	Joint	Age	Single	Joint
50-55	3.30%	2.80%	73	5.10%	4.60%
56	3.40%	2.90%	74	5.20%	4.70%
57	3.50%	3.00%	75	5.30%	4.80%
58	3.60%	3.10%	76	5.40%	4.90%
59	3.70%	3.20%	77	5.50%	5.00%
60	3.80%	3.30%	78	5.60%	5.10%
61	3.90%	3.40%	79	5.70%	5.20%
62	4.00%	3.50%	80	5.80%	5.30%
63	4.10%	3.60%	81	5.90%	5.40%
64	4.20%	3.70%	82	6.00%	5.50%
65	4.30%	3.80%	83	6.10%	5.60%
66	4.40%	3.90%	84	6.20%	5.70%
67	4.50%	4.00%	85	6.30%	5.80%
68	4.60%	4.10%	86	6.40%	5.90%
69	4.70%	4.20%	87	6.50%	6.00%
70	4.80%	4.30%	88	6.60%	6.10%
71	4.90%	4.40%	89	6.70%	6.20%
72	5.00%	4.50%	90+	6.80%	6.30%

During the Income Phase, the Income Base is reduced by Excess Withdrawals. Excess Withdrawals reduce the Income Base by the same proportion that the Contract's Accumulated Value is reduced for the Withdrawal. Excess Withdrawals reduce the Minimum Guaranteed Contract Value by the amount of the withdrawal.

Can I withdraw more than the Maximum Lifetime Income Withdrawal amount?

Yes, but there are implications. Withdrawals in excess of the Maximum Lifetime Income Withdrawal amount may be taken in any contract year until the Extended Income Guarantee Phase. Any such Withdrawal shall be referred to as an Excess

Withdrawal. An Excess Withdrawal may be subject to Withdrawal Charges and Market Value Adjustments. Excess Withdrawals will reduce the Maximum Lifetime Income Withdrawal amount by the same proportion that the Contract's Accumulation Value is reduced by the Excess Withdrawal. If Excess Withdrawals, Withdrawal Charges or Market Value Adjustments reduce the Contract's Accumulation Value to zero, your Lifetime Income Withdrawals will stop and the Rider will automatically terminate.

Will my Lifetime Income Withdrawals increase?

Yes, but only if one of the following events occur:

- If you meet the qualifications under the Enhanced Income Benefit provision of your Rider; or
- If you select the Inflation-Adjusted Income Option or the Earnings-Indexed Option, and the Maximum Lifetime Income Withdrawal qualifies for an increase as described in that provision.

Will my Lifetime Income Withdrawals decrease? Yes, if any of the following events occur:

- An Excess Withdrawal is taken;
- Or if the Maximum Lifetime Income Withdrawal was increased under the Enhanced Income Benefit provision and qualifications for this provision are no longer met.

What is the Enhanced Income Benefit?

After the second Contract Year and during the Income Phase, your Lifetime Income Withdrawal may be doubled if you (if the Owner is not a natural person, "you" means the Annuitant) or your spouse (if you elect a joint income option) are confined to a qualified Hospital, Hospice Facility or Convalescent Care Facility for at least 180 of the last 250 days. This benefit is available for a maximum of 60 months. Additional requirements and restrictions may apply and availability may vary by state. You will not qualify for this benefit if you are in the Extended Income Guarantee Phase, and increased payments will cease if you enter the Extended Income Guarantee Phase.

• If I am receiving Inflation-Adjusted Income or Earnings-Indexed Income and subsequently qualify for the Enhanced Income Benefit, will my Lifetime Income Withdrawal continue to increase in accordance with those provisions?

Yes. These increases will apply while you are receiving increased payments under the Enhanced Income Benefit.

• What if I no longer meet the eligibility requirements of the Enhanced**Income Benefit?**

- The Maximum Lifetime Income Withdrawal is recalculated without the Enhanced Income Benefit Multiplier.

Can my spouse continue this Rider?

Yes, if the surviving spouse is the sole primary beneficiary and elects to continue your Contract, the Rider may continue if the following conditions are met:

- The surviving spouse's age at the time of issue is at least equal to the minimum age requirements for this Rider; and
- The surviving spouse becomes the sole Annuitant and sole Owner of your Contract.
- If the Rider is in the Accumulation Phase at the time of spousal continuance, this Rider will continue in the Accumulation Phase.
- If the Rider is in the Income Phase at or prior to the time of spousal continuance, the surviving spouse may continue the Rider only if the Maximum Lifetime Income Withdrawal was based, in part, on the life of the surviving spouse. If the Maximum Lifetime Income Withdrawal was based solely on the life of the deceased spouse, this Rider will terminate.
- If the Rider is in the Extended Income Guarantee Phase, the surviving spouse may continue the Rider only if the Maximum Lifetime Income Withdrawal was based, in part, on the life of the surviving spouse. If the Maximum Lifetime Income Withdrawal was based solely on the life of the deceased spouse, this Rider will terminate.
- The Spousal Continuation of this Rider provision can apply only once.

Will the Rider terminate?

This Rider and all its provisions will terminate on the earliest of the following dates:

- (a) the date on which all benefits are paid as required by the Contract, unless this Rider is transferred to a new annuity Contract issued by Us as provided in the Rider; or
- (b) the date on which annuity payments begin under a Settlement Option as described in the Annuity Payments provision of this Rider;
- (c) the date on which Your Contract's Accumulated Value and Income Base are equal to zero, and there are no outstanding Lifetime Income Withdrawals payable;
- (d) when the Owner is a natural person, the date on which the Owner and the Annuitant are not the same person;
- (e) the date on which We receive Notice from You to terminate the Rider on or after the tenth anniversary of the Rider Effective Date; or
- (f) a change in any Owner or assignment of any benefits under the Contract or this Rider in exchange for anything of value.

Once this Rider terminates, it may not be reinstated.

Ledger for Guaranteed Lifetime Income Benefit Rider

Year	Age	Begin Year Accumulation	Interest	Rider Fee	End Year Accumulation	Guaranteed Lifetime Benefit					End Year Accumulation w/out Rider
						Roll-up Rate	Income Base	Benefit Rate	Income Amount	Total Income	
0	65				100,000		100,000				100,000
1	66	98,920	0.00	1,080	98,920	8.00	108,000				100,000
2	67	97,760	0.00	1,160	97,760	8.00	116,000				100,000
3	68	96,520	0.00	1,240	96,520	8.00	124,000				100,000
4	69	95,200	0.00	1,320	95,200	8.00	132,000				100,000
5	70	93,800	0.00	1,400	86,450	8.00	140,000	5.25	7,350	7,350	100,000
6	71	85,050	0.00	1,400	77,700		140,000		7,350	14,700	100,000
7	72	76,300	0.00	1,400	68,950		140,000		7,350	22,050	100,000
8	73	67,550	0.00	1,400	60,200		140,000		7,350	29,400	100,000
9	74	58,800	0.00	1,400	51,450		140,000		7,350	36,750	100,000
10	75	50,050	0.00	1,400	42,700		140,000		7,350	44,100	100,000
11	76	41,300	0.00	1,400	33,950		140,000		7,350	51,450	100,000
12	77	32,550	0.00	1,400	25,200		140,000		7,350	58,800	100,000
13	78	23,800	0.00	1,400	16,450		140,000		7,350	66,150	100,000
14	79	15,050	0.00	1,400	7,700		140,000		7,350	73,500	100,000
15	80	6,300	0.00	1,400	0		140,000		7,350	80,850	100,000
16	81	0			0		140,000		7,350	88,200	100,000
17	82	0			0		140,000		7,350	95,550	100,000
18	83	0			0		140,000		7,350	102,900	100,000
19	84	0			0		140,000		7,350	110,250	100,000
20	85	0			0		140,000		7,350	117,600	100,000
21	86	0			0		140,000		7,350	124,950	100,000
22	87	0			0		140,000		7,350	132,300	100,000

Year	Age	Begin Year Accumulation	Interest	Rider Fee	End Year Accumulation	Guaranteed Lifetime Benefit				End Year Accumulation w/out Rider	
						Roll-up Rate	Income Base	Benefit Rate	Income Amount		Total Income
23	88	0			0		140,000		7,350	139,650	100,000
24	89	0			0		140,000		7,350	147,000	100,000
25	90	0			0		140,000		7,350	154,350	100,000
26	91	0			0		140,000		7,350	161,700	100,000
27	92	0			0		140,000		7,350	169,050	100,000
28	93	0			0		140,000		7,350	176,400	100,000
29	94	0			0		140,000		7,350	183,750	100,000
30	95	0			0		140,000		7,350	191,100	100,000

Description

Income Builder Rider - Level

Calculating the Benefit Base

The initial Benefit Base is equal to the Contract Value on the Issue Date. Thereafter, the company will increase the Benefit Base dollar-for-dollar for Purchase Payments credited to the Contract before the Benefit Election Date.

We reduce the Benefit Base pro-rata for each withdrawal before the Benefit Election Date. The pro-rata reduction for each withdrawal is the dollar amount that reduces the Benefit Base in the same proportion that the amount deducted to satisfy the withdrawal request reduced the Contract Value.

Unless you decline a Benefit Cost change, you may be eligible for Benefit Base increases on specified Contract Anniversaries. Those increases, and – where applicable – the factors that determine them, are explained below. However, the Benefit Base may not exceed the Maximum Benefit Base shown above.

Step-Up

If, on any Contract Anniversary before the Annuity Date, the Contract Value is greater than the Benefit Base after applying the Benefit Base increase(s) described below, we will step-up the Benefit Base to equal the Contract Value as of that date.

Roll-Up

On each Contract Anniversary during the Roll-Up Period, we calculate a Roll-Up Increase and add it to the Benefit Base. Generally, the Roll-Up Period starts on the Issue Date and ends immediately after the 10th Contract Anniversary.

However, the Roll-Up Period will end on the day any of the following first occur:

- you decline a Benefit Cost change;
- you establish the Benefit Election Date;
- this rider terminates.

Calculating the Annual Withdrawal Amount

The Annual Withdrawal Amount is equal to the Benefit Base as of the date the Annual Withdrawal Amount is being calculated, multiplied by the applicable Withdrawal Percentage shown on the Rider Schedule. For the purpose of identifying the applicable Withdrawal Percentage, 'Attained Age' is the (younger) Covered Person's age on the later of the Issue Date or the most recent prior Contract Anniversary.

Maximum Annual Withdrawal Percentage

Age	Single	Joint	Age	Single	Joint
59	4.05%	3.55%	76	6.25%	5.75%
60	4.05%	3.55%	77	6.30%	5.80%
61	4.25%	3.75%	78	6.35%	5.85%
62	4.45%	3.95%	79	6.40%	5.90%
63	4.65%	4.15%	80	6.45%	5.95%
64	4.85%	4.35%	81	6.50%	6.00%
65	5.10%	4.60%	82	6.60%	6.10%
66	5.20%	4.70%	83	6.70%	6.20%
67	5.30%	4.80%	84	6.80%	6.30%
68	5.40%	4.90%	85	6.90%	6.40%
69	5.50%	5.00%	86	7.00%	6.50%
70	5.75%	5.25%	87	7.10%	6.60%
71	5.90%	5.40%	88	7.20%	6.70%
72	6.05%	5.55%	89	7.30%	6.80%
73	6.10%	5.60%	90	7.40%	6.90%
74	6.15%	5.65%	91-95	7.50%	7.00%
75	6.20%	5.70%			

The initial Annual Withdrawal Amount is calculated as of the Benefit Election Date. Thereafter, we recalculate the Annual Withdrawal Amount only on Contract Anniversaries, and only if the Benefit Base or the applicable Withdrawal Percentage changed since the Annual Withdrawal Amount was last calculated. However, if you decline a Benefit Cost change you will forfeit any future attained age Withdrawal Percentage increases to which you may otherwise be entitled. That means, the Withdrawal Percentage for the remaining portion of the Benefit Period will be:

- the Withdrawal Percentage associated with the (younger) Covered Person's

attained age used to calculate the initial Annual Withdrawal Amount as of the Benefit Election Date, if you decline a Benefit Cost change on or before that date; or,

- the Withdrawal Percentage associated with the (younger) Covered Person's attained age as of the Contract Anniversary that began the Contract Year during which you decline the Benefit Cost change, if that occurs after your Benefit Election Date.

Termination

You may not terminate this rider while the Contract remains in force. However, the rider, every benefit it provides, and deduction of the monthly fee terminate as of the date any of the following first occur:

- The (last surviving) Covered Person dies.
- The Contract Value is applied to an Annuity Option.
- The Contract to which this rider is attached is surrendered or otherwise terminated.

Ledger for Guaranteed Lifetime Income Benefit Rider

Year	Age	Begin Year Accumulation	Interest	Rider Fee	End Year Accumulation	Guaranteed Lifetime Benefit					End Year Accumulation w/out Rider
						Roll-up Rate	Income Base	Benefit Rate	Income Amount	Total Income	
0	65				100,000		110,000				100,000
1	66	98,570	0.00	1,430	98,570	7.00	117,700				100,000
2	67	97,040	0.00	1,530	97,040	7.00	125,400				100,000
3	68	95,410	0.00	1,630	95,410	7.00	133,100				100,000
4	69	93,679	0.00	1,730	93,679	7.00	140,800				100,000
5	70	91,849	0.00	1,830	84,127	7.00	148,500	5.20	7,722	7,722	100,000
6	71	82,197	0.00	1,931	74,475		148,500		7,722	15,444	100,000
7	72	72,544	0.00	1,931	64,822		148,500		7,722	23,166	100,000
8	73	62,892	0.00	1,931	55,170		148,500		7,722	30,888	100,000
9	74	53,239	0.00	1,931	45,517		148,500		7,722	38,610	100,000
10	75	43,587	0.00	1,931	35,865		148,500		7,722	46,332	100,000
11	76	33,934	0.00	1,931	26,212		148,500		7,722	54,054	100,000
12	77	24,282	0.00	1,931	16,560		148,500		7,722	61,776	100,000
13	78	14,629	0.00	1,931	6,907		148,500		7,722	69,498	100,000
14	79	4,977	0.00	1,931	0		148,500		7,722	77,220	100,000
15	80	0			0		148,500		7,722	84,942	100,000
16	81	0			0		148,500		7,722	92,664	100,000
17	82	0			0		148,500		7,722	100,386	100,000
18	83	0			0		148,500		7,722	108,108	100,000
19	84	0			0		148,500		7,722	115,830	100,000
20	85	0			0		148,500		7,722	123,552	100,000
21	86	0			0		148,500		7,722	131,274	100,000
22	87	0			0		148,500		7,722	138,996	100,000

Year	Age	Begin Year Accumulation	Interest	Rider Fee	End Year Accumulation	Guaranteed Lifetime Benefit					End Year Accumulation w/out Rider
						Roll-up Rate	Income Base	Benefit Rate	Income Amount	Total Income	
23	88	0			0		148,500		7,722	146,718	100,000
24	89	0			0		148,500		7,722	154,440	100,000
25	90	0			0		148,500		7,722	162,162	100,000
26	91	0			0		148,500		7,722	169,884	100,000
27	92	0			0		148,500		7,722	177,606	100,000
28	93	0			0		148,500		7,722	185,328	100,000
29	94	0			0		148,500		7,722	193,050	100,000
30	95	0			0		148,500		7,722	200,772	100,000

Description

What is Peak 10 Bonus Income+ Rider?

An optional lifetime income rider that provides you with the ability to receive a guaranteed Lifetime Withdrawal benefit (GLWB). Generally, the rider remains in effect until the annuity contract is surrendered or until the death of the Determining Life or the death of the last Determining Life if the Joint Option is elected. In order to purchase Bonus Income+ Rider, you (and your spouse if the Joint Option is elected) must be age 45 up to and including 85.

What is the charge for Bonus Income+ Rider?

The annual rider charge rate is 1.00% for an individual, higher if the joint lifetime income option is chosen. Nationwide may at its discretion increase the charge, but the charge will not exceed the Guaranteed Maximum Charge of 1.20% without the Joint Option, or the Guaranteed Maximum Charge of 1.60% with the Joint Option.

The rider charge is based on the Income Benefit Base, charged on a quarterly basis and deducted from the contract value. Please refer to your contract package, upon receipt, for the rider charge calculation. It is important to note that depending on the state, the rider charge may impact the Minimum Guaranteed Contract Value.

What is the bonus for Peak 10 Bonus Income+ Rider?

A Benefit Base Bonus is a one-time bonus added to the Income Benefit Base on the Issue Date of the rider. This bonus is not credited to the contract value and cannot be accessed except through the guaranteed lifetime income offered through this product. The Benefit Base Bonus Percentage can be found in the Peak 10 Bonus Income+ Rider Guide and will be disclosed on your Endorsement Specifications Page.

How are my Lifetime Withdrawal payments determined?

Your Lifetime Withdrawal Amount can be calculated by multiplying your Income Benefit Base (at the time of your first Lifetime Withdrawal) by the applicable Lifetime Withdrawal Percentage. Please refer to the Endorsement Specifications Pages for applicable Lifetime Withdrawal Percentages.

The Income Benefit Base on the Date of Issue is equal to the contract value plus the Benefit Base Bonus. It is recalculated on each contract anniversary. Generally, the Income Benefit Base will equal the greater of the contract value on the current contract anniversary and the Income Benefit Base on the prior contract anniversary adjusted for roll-up crediting, excess withdrawals, and if applicable, the Non-Lifetime Withdrawal.

Your Lifetime Withdrawal Percentage is based on your age at the time of your first Lifetime Withdrawal.

Once Lifetime Withdrawals start, and as long as you adhere to the feature's withdrawal limits, Lifetime Withdrawals are guaranteed to continue until the death

of the Determining life, or if the Joint Option is elected, until the death of the survivor of the Determining Life and Joint Determining Life. Lifetime Withdrawals may be stopped at any time and later resumed; however, Lifetime Withdrawal Amounts not used in prior calendar years cannot be added to Lifetime Withdrawal Amounts taken in subsequent calendar years.

When can I start my Lifetime Withdrawals?

Lifetime Withdrawals can start at any time over the life of the contract. You may receive a higher payout if you defer lifetime income. Your first lifetime income withdrawal will stop the rollup and lock in the lifetime withdrawal percentage for this rider.

Once Lifetime Withdrawals start, and as long as you adhere to the rider withdrawal limits, as discussed later, Lifetime Withdrawals are guaranteed to continue until the death of the Determining Life or the last surviving covered life, if the Joint Option is elected. Once you start taking Lifetime Withdrawals, you may choose to stop receiving these payments at any time and then choose to begin them at a later date.

How often will I receive a Lifetime Withdrawal?

You are not required to take the entire available Lifetime Withdrawal. If you do not take the available Lifetime Withdrawal by the end of the contract year, it will not be carried forward to the next contract year. The Lifetime Withdrawals may be taken annually, quarterly or monthly at the contract owner's discretion.

Once I begin taking Lifetime Withdrawals, do they have the opportunity to increase?

Once you have started taking Lifetime Withdrawals, we will continue to lock in the contract value on the anniversary date every year. If, through positive performance, your contract value exceeds your current lifetime Income Benefit Base after you start taking income, the contract will lock in that value as your new benefit base and calculate your Lifetime Withdrawal off this higher value.

Are there any tax consequences when I start taking my Lifetime Withdrawals?

Any withdrawals taken, including lifetime income payments, may be subject to income tax, and if you are under age 59½ a 10 % early withdrawal federal tax penalty may apply. Please consult your qualified tax advisor or attorney regarding the applicability of this information to your specific situation. Neither Nationwide nor its insurance or investment professionals offer legal or tax advice.

How does the Surrender Charge or Market Value Adjustment (MVA) impact my Lifetime Withdrawals?

Lifetime Withdrawals are free withdrawals and are not subject to Surrender Charge and, if applicable, an MVA.

How do free withdrawals and excess withdrawals impact my Lifetime Withdrawals?

You are permitted one non-lifetime withdrawal prior to initiating Lifetime Withdrawals. This withdrawal will reduce your Income Benefit Base by the same proportion that the withdrawal reduced the contract value which will decrease your future lifetime income payments proportionately.

Once Lifetime Withdrawals are initiated, the income phase begins. Withdrawals that exceed your available Lifetime Withdrawal amount (excess withdrawals) may be taken; however, those excess withdrawals will reduce the Income Benefit Base and future lifetime income benefit payments proportionately. Excess Withdrawals that are taken in order to fulfil the RMD requirement for this contract will not reduce your benefit base. All Withdrawals will reduce the contract value. If an excess withdrawal reduces the contract value to zero, this rider and the contract will terminate.

All withdrawals over the Remaining Free Withdrawal Amount, are subject to Surrender Charges and, if applicable, an MVA.

What is the Non-Lifetime Withdrawal?

The Non-Lifetime Withdrawal is a one-time only election to have the first surrender not treated as a Lifetime Withdrawal. This will be considered a Free

Withdrawal and/or Excess Withdrawal based on whether the Non- Lifetime Withdrawal exceeds the Remaining Free Withdrawal Amount. If the Non-Lifetime Withdrawal is taken, it will result in a decrease to your Income Benefit Base. One non-lifetime withdrawal may occur without stopping the simple interest roll-up or locking in the lifetime withdrawal percentage; it can be exercised only once and is available only after the first rider year; once lifetime withdrawals have started, the non-lifetime withdrawal feature is no longer available.

What happens to Bonus Income+ Rider if the covered life dies?

If the Peak 10 Bonus Income+ Rider is based on one covered life, then the rider will terminate.

If the Joint Option is elected, then the surviving spouse may elect to continue the contract as its sole owner and annuitant and continue the rider. If Lifetime Withdrawals have already begun when the first death occurs, the surviving spouse may continue to receive payments uninterrupted.

Can I voluntarily terminate Bonus Income+ Rider?

No, the election of this rider is irrevocable. However, the rider could automatically terminate if certain ownership changes¹, assignments or other events occur. Please refer to your contract package for additional details.