Take a long-term view...

As you know, your annuity is designed to help you invest for retirement. And there are ways it can offer you income without completely surrendering your contract.



If you're considering replacing your Nationwide® annuity with another investment – please remember:

- Moving to another annuity provider often brings with it a new surrender charge period that would begin all over again, potentially locking up your money for seven years or more
- Don't forget all the good things your Nationwide annuity brings you, like a guaranteed death benefit for your family that isn't subject to market downturns or interest rate changes
- If you're concerned about the volatility of your annuity's current investment options, you can transfer among many other underlying investment options within your annuity free of charge and with no tax consequences
- You can let your annuity continue to grow tax deferred for your retirement while normal contract fees and expenses will still apply, your annuity will no longer have sales charges and your money becomes more accessible

If you need access to your money now, consider these options:

- Take income from other investments you may have that don't carry surrender charges, fees or adverse tax consequences
- You may also have penalty-free withdrawals available to you each year, depending on your contract and its features; call us for specific details
- If your need is longer term, turn your annuity into a guaranteed stream of income by annuitizing your contract (ask your investment professional for more details)

Of course, there are always rules.

We want to make sure you know what they are. Please keep these things in mind:

- A withdrawal will be subject to ordinary income taxes and, if you're not yet 59½ years old, a 10% federal income tax penalty may also apply
- Withdrawals can reduce the features that come with your annuity, like your death benefit or optional riders
- Depending on when you bought your annuity and how long it's been since you made a purchase payment, contingent deferred sales charges (CDSC) may also apply to withdrawals or surrenders

Consult with your investment professional today for the options that may be right for you. And feel free to contact us with any questions. We're available Monday through Friday from 8 a.m. to 8 p.m. Eastern time by calling 1-800-848-6331.

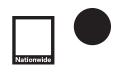
All guarantees and protections, where available, are subject to the claims-paying ability of Nationwide Life Insurance Company. Investments are subject to market risk, including the possible loss of principal.

Annuities and life insurance are issued by Nationwide Life Insurance Company or Nationwide Life and Annuity Insurance Company, Columbus, Ohio. The general distributor for variable products is Nationwide Investment Services Corporation, member FINRA. In MI only: Nationwide Investment Svcs. Corporation.

Nationwide, the Nationwide framemark and On Your Side are service marks of Nationwide Mutual Insurance Company. © 2006-2009 Nationwide Financial Services, Inc. All rights reserved.

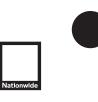
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Contract Owner Withdrawal Form



Mail to: Nationwide Financial[®]*, Individual Annuities, PO Box 182021, Columbus, Ohio, 43218-2021, 1-800-848-6331 Fax to: 1-888-634-4472 *Page 1 of 3*

1. General Information	Please print.	
1a. Owner Information Existing Contract Number (Required) Contract Owner First/Last Name		Telephone () Number
2. Type of Withdrawal (Please of	heck only one.)	
 Partial Withdrawal: Amount \$ O Amount after taxes and O Amount before taxes and Total Withdrawal Hardship Withdrawal (401 and Penalty Free/Age Base Withd 	charges d charges (Default) 403(b) only)	mportant Note for Non-Qualified annuity contracts: If our contract was issued as part of a partial 1035 exchange fter June 30, 2008, and a distribution or surrender is made rom either contract within 12 months after the exchange, Il or a portion of the amount transferred from the original ontract may be treated as a taxable distribution, subject o both income taxation and the 10% early distribution lenalty, unless, the distribution or surrender meets certain lefined exceptions. Please consult your prospectus for more nformation and discuss any tax consequences concerning ny contemplated transactions with a professional tax advisor.
3. Method of Payment (Please of	heck only one.)	
money market, or brokerage of Check to Contract Owner Check to Alternate Payee** (Check payable to/Name Address City/State/ZIP Overnight: If carrier name ar from the contract proceeds and class	accounts are not acceptable.) Please fill out the following fields.) Ind billing number are not included, a \$25 fied as a taxable event. This option exclu	itution is required. Deposit slips, starter checks,
4. Tax Withholding (Please check	k only one.)	
taxes.	lease list your state of residence:	0/0 □ Withhold state taxes 0/0 nwide will round the dollar amount up to the next whole dollar.
5. Taxpayer ID Certification		
my correct taxpayer identification num (a) I have not been notified that I a (b) The Internal Revenue Service h backup withholding, and 3) I am a U.S. person (including a U.S. re You must cross out item (2) if you have failure to report interest or dividends of	nber. 2) I am not subject to backup wi om subject to backup withholding as a as notified me that I am no longer sub esident alien) been notified by the IRS that you are o on your tax return. ot require your consent to any provi 1g.	result of a failure to report all interest or dividends, or oject to backup withholding, or that I am exempt from currently subject to backup withholding because of ision of this document other than the certifications
VAF-0168AO.13		



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6. Disclosure and General Information

• A voided check or letter from your bank/financial institution must be included for the direct deposit option. If no voided check or letter from your financial institution is included a check will be mailed to the contract owner's address of record. The deposit to your checking or savings account will normally occur two (2) business days after the date of the withdrawal from the annuity contract. Please note that deposit slips are not acceptable

You may be liable for federal and state income tax on the taxable amount of the withdrawal. These may include both federal and state income taxes, underestimated tax withholding penalty, and 10% early withdrawal penalty if under 59 1/2 (including withdrawals under Capital Preservation Plus Lifetime Income (CPPLI) Option or the Nationwide Lifetime Income Rider (L.Inc) Option)
For Qualified Plans (401(a), 401(k), 403(b), etc., Nationwide may be required to withhold 20%. A 20% mandatory withholding will occur for all taxable distributions eligible to be rolled into an IRA or other Qualified Plan that are not done as a "direct rollover or trustee to trustee transfer. Distributions made from a Qualified Plan to a non-spouse beneficiary (that are not a "direct rollover" to an Inherited-IRA) will have a mandatory 20% withheld

• For all other taxable distributions (including from a non-qualified contract) the default of 10% withholding will be used unless the contract owner indicates a different amount

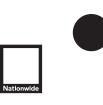
• If you elected an Extra Value Option in your existing annuity, the credited amount may be recaptured in accordance with the terms of the Extra Value Option

• Contracts with CPPLI or L.Inc: Additional withdrawals over your allowable annual amount will reduce your current benefit base and may reduce the annual lifetime income withdrawals 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 an excess withdrawal will reduce your future withdrawal amounts, you may contact Nationwide prior to requesting the withdrawal to obtain a personalized, transaction-specific calculation showing the effect of the excess withdrawal

It is hereby expressly represented that no person, firm, or corporation other than the undersigned has any interest in this contract, and that no proceedings in insolvency or bankruptcy have been instituted or are pending against the undersigned. If this withdrawal is from a tax sheltered or tax deferred program, the undersigned expressly represents a personal knowledge of applicable program restrictions and hereby acknowledges that this specific withdrawal transaction is in conformity with and is not prohibited by the terms of that program. Nationwide makes no warranties regarding the tax consequences of this transaction. Please consult your tax advisors for details.

Contract Owner Withdrawal Form



Page 3 of 3

6. Disclosure and General Information (Continued.)
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IMPORTANT - Additional Charges May Apply - Please acknowledge the following: I understand that charges, fees, and benefit losses may apply to any withdrawal, 1035 Exchange, Trustee to Trustee Transfer, or Direct Rollover I request. I also understand that as of/, I will forfeit charges totaling approximately \$, which includes one or more of the following charges: Contingent Deferred Sales Charges, Excess Withdrawal Charges and /or Extra Value benefits forfeited. In addition, I understand that any market value adjustment may be deducted from my distributions as outlined in the prospectus. (Initials)						
To obtain these current charges or potential lost benefits, or to learn about options available to you, please contact our Service Center at 1-800-848-6331.						
7. Signature (Must complete signatures and provide Social Security Number (SSN) or Tax ID Number (TIN).)						
I certify that all of the information I have provided in this form is accurate and true.						
Contract Owner/Custodian Name:	SSN or TIN	I:				
Contract Owner/Custodian Signature:	X	Date:				
Joint Owner Name: (If applicable.)						
Joint Owner Signature:	X	Date:				
Want a transaction status? Provide an E-mail address and a status will be sent upon processing.						
E-mail Address:						
**Please note: If the gross amount of your withdrawal request is greater than or equal to \$50,000 and you choose to have your withdrawal made out to a third party or have your withdrawal sent to an address other than your address of re- cord, or a bank account other than your own bank account, you must have your signature guaranteed by a participating Medallion STAMP (Securities Transfer Agents Medallion Program) program member. A Medallion STAMP signature guarantee is an authentication of a signature in the form of a stamp or seal by a bank, a stock exchange member or another acceptable guarantor. A notary's stamp or seal is not a Medallion STAMP; therefore a notarized signature will not be accepted. You can obtain a Medallion STAMP signature guarantees will not be accepted by fax.						
If any information contained on this form is unclear or incomplete, Nationwide will correspond directly with the contract owner via regular mail.						