



Contract Owner Withdrawal Form
Nationwide Life Insurance Company
Nationwide Life and Annuity Insurance Company

Skip the paperwork: Complete this form electronically at nationwide.com for quicker handling

Contact us: To learn about phone withdrawal eligibility or for questions call 800-848-6331

1. Enter Contract Owner Information

First Name: Last Name: Contract Number:
Address:
City: State: ZIP:
Phone: Email:

Nationwide strives to provide excellent customer service to our Members. By providing your telephone number, you authorize the Nationwide Family of Companies to contact you via telephone using automated technology to assist you with your account. We'll send transaction status updates via email.

2. Select a Withdrawal Type

Not for contracts with any Lifetime Income Benefit or to meet any Required Minimum Distribution (RMD).

- Partial Withdrawal Gross Amount \$ (before taxes (you select below) and charges)
Full Withdrawal/Contract Surrender
Penalty Free/CDSC Free/Age Base Withdrawal (Calculated by Nationwide)

IMPORTANT: Withdrawals, transfers or rollovers may be subject to Contingent Deferred Sales Charges/Surrender Charges, Rider Fees, Market Value Adjustment and/or recoupment of Purchase Payment Bonus as outlined in the contract.

3. Enter Tax Withholdings

Nationwide will withhold 10% federal tax and any required Resident State tax, unless designated differently below. Total federal and state tax withholding cannot exceed 100%.

Federal Tax Withholding % or \$
(0% - 100%)

State Tax Withholding % or \$
(0% - 100%)

- Qualified plans are subject to 20% mandatory federal withholding. See Important Details and Disclosures on Page 3 for more information.
To avoid mandatory state withholding, for those states that require it, you MUST provide a completed state tax form (located on the State's website). Nationwide doesn't provide these forms.

4. Select a Payment Method

- Direct Deposit
You are authorizing a one-time Automated Clearing House (ACH) credit (direct deposit) to the bank account provided on this form. Funds must be deposited to a U.S. Institution. See Important Details and Disclosures on Page 3 for more information.

Select an account type 1:

- An Account on File - Verify account information below
New Checking Account 2 - Provide account information below
New Savings Account 2 - Provide account information below

Bank Account Holder Name (must be Contract Owner):

Financial Institution Name:

Transit/ABA Routing Number: Account Number:

1 If there is no account on file, or you don't provide account information, we'll mail a check to the address on file.

2 New account information will replace account information on file for this contract. This will affect any other existing scheduled withdrawals. Call 800-848-6331 to make other arrangements.

Additional options on next page

4. Select a Payment Method

- Mail a check to the address on file
- Send to my Custodial Account (My contract has a custodial firm as owner; Nationwide will issue funds per agreement)
- Send to a Company/Organization/Charity For Benefit of (FBO) - Provide information below

Check payable to/Name: _____

Address: _____

City: _____ State: _____ Zip: _____

5. Sign and Date (required)

By signing I acknowledge I have read the Important Details and Disclosures beginning on Page 3.

I certify that all of the information I have provided in this form is accurate and true.

The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

Owner/Custodian:

Name (please print): _____ SSN/TIN (required): _____

Signature: _____ Date: _____

Joint Owner (if applicable):

Name (please print): _____

Signature: _____ Date: _____

Spousal Consent (if applicable; see the Community Property Spousal Consent section on page 4 to determine applicability):

I have read and understand the community property disclosure found on this form. I agree that this disclosure applies to me and I consent to the distribution requested and waive any rights that I may have to such Annuity Contract under applicable community property laws.

Signature: _____ Date: _____

6. Certify Taxpayer ID

I certify that under penalties of perjury that:

1. The Taxpayer Identification Number or Social Security Number listed on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and
2. I am not subject to backup withholding because:
 - a. I am exempt from backup withholding, or
 - b. I have not been notified that I am subject to backup withholding as a result of a failure to report all interest or dividends, or
 - c. The Internal Revenue Service has notified me that I am no longer subject to backup withholding, and
3. I am a U.S. citizen or other U.S. person, and
4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.
(FATCA does not apply as this is a U.S. account)

You must cross out item (2) if you have been notified by the IRS that you are currently subject to backup withholding because of failure to report interest or dividends on your tax return.

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 Life Insurance Company
3400 Southpark Pl Ste A
Grove City, OH 43123-4856



For More Information: Call 800-848-6331

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 or 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 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.

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 59½.
- **Withholdings on 403(b)/Qualified Plans:** A mandatory 20% tax applies to all eligible rollover distributions (ERD). If the distribution is not ERD, tax withholdings are optional. If no tax withholding information is entered, they will default to 10%.
- **State tax:** If the state income tax requested is less than what is required by the state, Nationwide will attempt to accommodate any request in accordance with required state specific regulations.

Section 4: Direct Deposit (ACH)

- **Date of Deposit:** The deposit to your checking or savings account will normally occur up to four (4) business days after the date of the withdrawal from the annuity contract.
- **Account Verification:** In processing your one-time ACH credit transaction, Nationwide uses consumer information to verify ownership of the receiving bank account to reduce the possibility of fraud. If there is an inconsistency in the information you have provided to us and the authorized bank account holder's information, or if you fail to provide adequate account information, a paper check will be mailed to the address of record.

- **Owner Authorization:** By signing this form, you authorize Nationwide Life Insurance Company and/or Nationwide Life and Annuity Insurance Company to electronically credit (deposit) and/or correct by electronic debit (withdrawal) any refund or payment due to you to the bank account listed on this form as allowed by U.S. law. You also authorize your bank to credit or debit your account accordingly.
- **Joint Account Owners:** If this bank account is a joint account, authorization by one bank account owner constitutes authorization by all bank account owners - whether a current owner of this account or added after this authorization is signed.

Community Spousal Property Consent

For Residents of Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin:

- **Community Property States:** If you live in one of the community property states listed above, your spouse may have rights to the benefits of this Contract under state law.
- **Tax Consultation:** If you are unsure of whether these laws apply to you, consult with your legal or tax advisor to determine whether a spousal signature is required on this form. Nationwide Life Insurance Company and/or Nationwide Life and Annuity Insurance Company disclaim any responsibility for determining the applicability of community property laws or the validity of the requested distribution.
- **Spouse Definition:** Use of the term "spouse" on this form refers to the person to whom the owner is legally married.