

## Nationwide Life Insurance Company

<p><b>Home Office:</b> P. O. Box 16609 Columbus, OH 43216-6609 (800) 321-6064</p> <p><b>Website:</b> <a href="http://www.bestofamerica.com/">http://www.bestofamerica.com/</a></p>	<p><b>Agent of Record:</b> LaBrunerie Financial Services 601 W. Nifong Blvd Columbia, MO 65203 (800) 736-7460 • (573) 449-5313 <a href="http://www.labrunerie.com">www.labrunerie.com</a> • <a href="mailto:alex@labrunerie.com">alex@labrunerie.com</a></p>																		
<b>Name &amp; Description:</b>	<b>Best of America FUTURE</b>																		
	Fixed Account with guaranteed principal and interest, and a variable account with 40 investment options.																		
<b>Withdrawal Fees:</b>	There is no charge to withdraw any payments over 7 years old or up to 10% of the contract value annually, after the completion of the first (1 <sup>st</sup> ) year. All other payments are subject to the Contingent Deferred Sales Load as reported below:																		
	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: left;"><b>Complete Years:</b></td> <td style="text-align: center;"><b>7+</b></td> <td style="text-align: center;"><b>6</b></td> <td style="text-align: center;"><b>5</b></td> <td style="text-align: center;"><b>4</b></td> <td style="text-align: center;"><b>3</b></td> <td style="text-align: center;"><b>2</b></td> <td style="text-align: center;"><b>1</b></td> <td style="text-align: center;"><b>0</b></td> </tr> <tr> <td style="text-align: left;"><b>CDSL:</b></td> <td style="text-align: center;">0%</td> <td style="text-align: center;">2%</td> <td style="text-align: center;">3%</td> <td style="text-align: center;">4%</td> <td style="text-align: center;">5%</td> <td style="text-align: center;">6%</td> <td style="text-align: center;">7%</td> <td style="text-align: center;">0%</td> </tr> </table>	<b>Complete Years:</b>	<b>7+</b>	<b>6</b>	<b>5</b>	<b>4</b>	<b>3</b>	<b>2</b>	<b>1</b>	<b>0</b>	<b>CDSL:</b>	0%	2%	3%	4%	5%	6%	7%	0%
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<b>Special Note:</b>	Any interest credited to fixed account, in excess of 40% guarantee, will be determined by company.																		
<b>Loan Available:</b>	Yes																		
<b>Front End Load Fees:</b>	None																		
<b>Administrative Management Fees:</b>	Contract maintenance charge: \$12.00 deducted from account value on each contract anniversary date. For fund fees, contact company.																		
<b>Available Nationwide Funds:</b>	<b>Nationwide Separate Account Trust</b>																		
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<b>Note:</b>	Funds also available through Nationwide: American Century, Dreyfus, Fidelity, Morgan Stanley, Neuberger & Berman, Oppenheimer, Strong, Van Eck, Warburg Pincus. See their websites for more information.																		
<b>Settlement Options: Income of America</b>	Guaranteed Lifetime Income with flexible withdrawal schedules. Income guard rider optional.																		