Applicable to all states EXCEPT CA and NY

Nationwide Secure Growth® fixed annuity

Current rates as of 11/09/2026

Nationwide Secure Growth® is a single-purchase-payment deferred fixed annuity. It's designed for risk-averse clients who want the safety of a guaranteed, fixed interest rate plus the potential for modest growth as they plan for the future.

A smarter way to save for your future

The current fixed interest rates are listed in the tables below.

3-year term

Premium amount	Current rates with Market Value Adjustment	Current rates without Market Value Adjustment	Current rates with Return of Purchase Payment Guarantee
$100,000 and above	5.60%	4.00%	3.85%
$10,000 - $99,999	3.85%	3.60%	3.35%

Surrender charge schedule: 7%, 7%, 7%

4-year term

Premium amount	Current rates with Market Value Adjustment	Current rates without Market Value Adjustment	Current rates with Return of Purchase Payment Guarantee
$100,000 and above	5.50%	3.85%	3.70%
$10,000 - $99,999	4.05%	3.55%	3.35%

Surrender charge schedule: 7%, 7%, 7%, 6%

5-year term

Premium amount	Current rates with Market Value Adjustment	Current rates without Market Value Adjustment	Current rates with Return of Purchase Payment Guarantee
$100,000 and above	5.95%	4.80%	4.10%
$10,000 - $99,999	4.45%	4.05%	3.85%

Surrender charge schedule: 7%, 7%, 7%, 6%, 5%

7-year term

Premium amount	Current rates with Market Value Adjustment	Current rates without Market Value Adjustment	Current rates with Return of Purchase Payment Guarantee
$100,000 and above	4.70%	4.35%	4.15%
$10,000 - $99,999	4.45%	4.10%	3.90%

Surrender charge schedule: 7%, 7%, 7%, 6%, 5%, 4%, 3%

Market Value Adjustment

Any amount withdrawn in excess of the remaining free withdrawal amount is subject to a CDSC and MVA, if applicable. The MVA is an adjustment that may be applied if you make a partial withdrawal or fully surrender your contract before the end of the CDSC period. The MVA may be positive, negative or zero. If the MVA is negative, it could decrease the amount that you receive when you take a withdrawal or surrender. Conversely, if the MVA is positive, it could increase the amount you receive.

Return of Purchase Payment Guarantee

If this option is elected and the contract is fully surrendered during the CDSC period, the contract owner will receive a return of principal, less previous withdrawals and applicable state taxes. The Return of Purchase Payment Guarantee is optional and not available with Market Value Adjustment.



Talk with your financial professional for more information about Nationwide Secure Growth®.

• Not a deposit • Not FDIC or NCUSIF insured • Not guaranteed by the institution • Not insured by any federal government agency • May lose value

Not all firms offer all terms. Please confirm availability.

This material is not a recommendation to buy or sell a financial product or to adopt an investment strategy. Investors should discuss their specific situation with their financial professional.

The fixed interest rate is subject to change without notice, unless you have purchased your contract. Once you purchase your contract, the fixed interest rate can change at the end of the term and then annually. The minimum fixed interest rate represents the lowest renewal rate that may be offered. The actual renewal rate may be greater than the minimum fixed interest rate. The current minimum fixed interest rate is: 0.50%.

Nationwide Secure Growth is an individual single-purchase-payment, deferred, fixed annuity and is issued by Nationwide Life Insurance Company, Columbus, Ohio.

All annuity contract and rider guarantees, including optional benefits and any fixed subaccount crediting rates or annuity payout rates, are the sole obligations of and are backed by the claims-paying ability of the issuing insurance company. They are not obligations of or backed by the broker/dealer from which this annuity is purchased, by the insurance agency from which this annuity is purchased or any affiliates of those entities and none makes any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

Rates are subject to change without notice; please verify them with your financial professional.

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Contract/Certificate: FACC-0113AOPP, ICC16-FACC-0113AOPP, FAZZ-0130AO, ICC16-FAZZ-0130AO

FAM-1553AO.3 (11/26)

NATIONWIDE LIFE INSURANCE COMPANY

Applicable to CA

Nationwide Secure Growth® fixed annuity

Current rates as of 11/09/2026

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A smarter way to save for your future

The current fixed interest rates are listed in the tables below.

3-year term

Premium amount	Current rates	Current rates with Return of Purchase Payment Guarantee
$100,000 and above	4.00%	3.85%
$10,000 - $99,999	3.60%	3.35%

Surrender charge schedule: 7%, 7%, 7%

4-year term

Premium amount	Current rates	Current rates with Return of Purchase Payment Guarantee
$100,000 and above	3.85%	3.70%
$10,000 - $99,999	3.55%	3.35%

Surrender charge schedule: 7%, 7%, 7%, 6%

5-year term

Premium amount	Current rates	Current rates with Return of Purchase Payment Guarantee
$100,000 and above	4.80%	4.10%
$10,000 - $99,999	4.05%	3.85%

Surrender charge schedule: 7%, 7%, 7%, 6%, 5%

7-year term

Premium amount	Current rates	Current rates with Return of Purchase Payment Guarantee
$100,000 and above	4.35%	4.15%
$10,000 - $99,999	4.10%	3.90%

Surrender charge schedule: 7%, 7%, 7%, 6%, 5%, 4%, 3%

Return of Purchase Payment Guarantee

If this option is elected and the contract is fully surrendered during the CDSC period, the contract owner will receive a return of principal, less previous withdrawals and applicable state taxes. The Return of Purchase Payment Guarantee is optional and not available with Market Value Adjustment.



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Contract/Certificate: FACC-0113AOPP, ICC16-FACC-0113AOPP, FAZZ-0130AO, ICC16-FAZZ-0130AO

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NATIONWIDE LIFE INSURANCE COMPANY

Applicable to NY

Nationwide Secure Growth® fixed annuity

Current rates as of 11/09/2026

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A smarter way to save for your future

The current fixed interest rates are listed in the tables below.

3-year term

Premium amount	Current rates	Current rates with Return of Purchase Payment Guarantee
$100,000 and above	3.90%	3.75%
$10,000 - $99,999	3.55%	3.30%

Surrender charge schedule: 7%, 7%, 7%

4-year term

Premium amount	Current rates	Current rates with Return of Purchase Payment Guarantee
$100,000 and above	3.75%	3.60%
$10,000 - $99,999	3.45%	3.25%

Surrender charge schedule: 7%, 7%, 7%, 6%

5-year term

Premium amount	Current rates	Current rates with Return of Purchase Payment Guarantee
$100,000 and above	5.20%	3.80%
$10,000 - $99,999	3.60%	3.35%

Surrender charge schedule: 7%, 7%, 7%, 6%, 5%

7-year term

Premium amount	Current rates	Current rates with Return of Purchase Payment Guarantee
$100,000 and above	4.05%	3.85%
$10,000 - $99,999	3.70%	3.40%

Surrender charge schedule: 7%, 7%, 7%, 6%, 5%, 4%, 3%

Return of Purchase Payment Guarantee

If this option is elected and the contract is fully surrendered during the CDSC period, the contract owner will receive a return of principal, less previous withdrawals and applicable state taxes. The Return of Purchase Payment Guarantee is optional and not available with Market Value Adjustment.



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