

Applicable to NY



Nationwide Secure Growth[®] fixed annuity

Current rates as of 09/21/2026

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	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.



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: 2.85%.

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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NATIONWIDE LIFE INSURANCE COMPANY