

**Nationwide Destination Freedom+SM &
 Nationwide Destination Freedom+SM New York
 COMMISSION ELECTION FORM
 (ATTACH THIS FORM TO THE APPLICATION / ENROLLMENT CARD)**

Certificate Owner/Contract Owner: _____ Date: _____

Broker Name: _____

Broker Phone Number: _____

Broker/Dealer Name: _____

I elect the following **Gross Commission** payable to my Broker/Dealer.

B Schedule:

Options for Annuitants Ages 0 -75:

- Option 1** 5.25% upfront with a 0.40% trail¹
- Option 2** 3.50% upfront with a 0.50% trail²
- Option 3** 1.00% upfront with a 1.00% trail²

Options for Annuitants Ages 76-80:

- Option 1** 5.25% upfront with a 0.40% trail¹
- Option 2** 2.50% upfront with a 0.50% trail²
- Option 4** 0.90% upfront with a 0.90% trail²

Options for Annuitants Ages 81-85:

- Option 1** 2.50% upfront with a 0.40% trail¹
- Option 2** 1.00% upfront with a 0.50% trail²
- Option 5** 0.80% upfront with a 0.80% trail²

¹Trail commission begins in the 25th calendar quarter.

²Trail commission begins in the 5th calendar quarter.

C Schedule:

Options for Annuitants Ages 0 -80:

- Option 1** 1.25% upfront with a 1.00% trail³

Options for Annuitants Ages 81-85:

- Option 2** 0.75% upfront with a 0.75% trail³

³Trail commission begins in the 5th calendar quarter.

Note: Quarterly Trail compensation is computed at the end of each calendar quarter beginning with the quarter specified above. Trail compensation is computed by multiplying assets times trail percentage divided by 4. **Monthly** trail compensation is computed at the end of each calendar month beginning with the month specified above. Trail compensation is computed by multiplying assets times trail percentage divided by 12.

INTERNAL EXCHANGES to the Destination Freedom+SM or Nationwide Destination Freedom+SM New York annuity:
INTERNAL EXCHANGES from any Nationwide Life Insurance Company or Nationwide Life and Annuity Insurance Company Fixed or Variable Annuity Contract to any Nationwide Life Insurance Company or Nationwide Life and Annuity Insurance Company Fixed or Variable Annuity Contract:

Full CDSC will be assessed and no chargebacks will be applied on any previous compensation paid on the original Contract unless otherwise specified in the chargeback section of individual product compensation schedules. The amount of compensation paid will be 100% of the compensation on the new Contract.

General Agent understands and acknowledges that Nationwide does not endorse, recommend, or promote annuity exchanges, including in particular internal exchanges involving the exchange of one Nationwide annuity product for another. The appropriateness of such transactions is entirely a matter to be decided by investor/clients/prospective contract owners in consultation with General Agent's registered representatives. General Agent also understands and acknowledges that, in accordance with various pronouncements made by the Securities and Exchange Commission (SEC), Nationwide, as a wholesaler of variable annuity products, will track and monitor internal exchange data to (1) ensure that internal exchange volumes deriving from transactions initiated by broker-dealer firms are consistent with the so-called "retail exception" under Section 11 of the Investment Company Act of 1940 and (2) provide a record that may be used in connection with regulatory audits, including audits conducted by the SEC and the Financial Industry Regulatory Authority (FINRA).

ONCE COMMISSION OPTION IS ELECTED NO CHANGES CAN BE MADE