



Nationwide[®]
Financial

Nationwide FAQ

- 1) What Nationwide products can be used to access CMG strategies and what are the primary differences between those products?
 - a. The products available to access CMG strategies are the Nationwide *America's marketFLEX[®] Advisor VA* and the *America's marketFLEX[®] II* or *America's marketFLEX[®] EDGE*. The Advisor product is for fee based advisors who are compensated by a base management fee and the *marketFLEX[®] II* and *marketFLEX[®] EDGE* are for representatives who are compensated by commissions. Broker Dealer approval will determine which commission product to use.

- 2) What is a variable annuity?
 - a. Variable annuities are long-term, tax-deferred investments you buy from an insurance company to help you save for retirement. They are called "variable" because their value fluctuates based on the performance of the underlying investment options you and your advisor pick. Annuities can provide you with a stream of income either through annuitization or systematic withdrawals.

- 3) Are there any age limits?
 - a. The maximum issue age is 85 for the annuitant; the owner can be any age. However, if you choose any of the product riders at an additional cost, there may be additional age restrictions.

- 4) What are the fees?
 - a. The mortality and expense risk charge is 0.25% and the administrative charge is 0.20% for *marketFLEX[®] Advisor*. The mortality and expense risk charge is 1.05% and the administrative charge is 0.20% for *marketFLEX[®] II* and *marketFLEX[®] EDGE*. Contingent deferred sales charges apply in the first seven years of the contract for the standard B-share and the first four years of the contract where the L-share rider is elected. There is not a CDSC if the no-CDSC rider is elected. There are no annual contract maintenance charges.

- 5) What if I need to get my money?
 - a. As a contract owner, you may withdraw annuity assets without a contingent deferred sales charge (CDSC) in one of the following ways:
 - i. Withdraw up to 10% of total purchase payments (each year) that are not subject to a CDSC; this feature is noncumulative and does not apply to a full contract surrender.
 - ii. Withdraw up to 2% of the total contract value (each year) to pay for investment advisory or management fees; this feature is noncumulative and is in addition to 10% free withdrawal amount referred to above. (Please note that distributions made prior to age 59 ½ may be subject to 10% early withdrawal federal tax penalty. Ordinary income taxes may also apply. Withdrawals will reduce the death benefit and cash value.)



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- 6) What is the minimum to invest in the CMG Tactical Rotation Strategy within a Nationwide *America's marketFLEX[®]* contract?
 - a. There is a \$25,000.00 minimum to open the contract with Nationwide and invest in the CMG Tactical Rotation Strategy.

- 7) How does a representative select CMG?
 - a. As part of the application, CMG should be added to the Investment Advisor Election Form under the Investment Advisor Information section. Along with the Nationwide application, representatives will have their client sign the required CMG paperwork:
 - i. CMG Investment Advisory Agreement
 - ii. Solicitor Disclosure Form
 - iii. Allocation Cover sheet

- 8) Can I put other VITs or TPIAs in the same contract as CMG?
 - a. No, at this time every TPIA needs to have 100% of the contract assigned only to that TPIA.

- 9) What is CMG's fee?
 - a. CMG charges 65 bps which is deducted from the contract (taxable event on NON-IRA assets).

- 10) How does a representative get appointed with Nationwide?
 - a. If you are interested in being appointed at Nationwide, CMG can help you facilitate this as part of our customer service commitment to you. Simply contact Linda Cianci at our office at 610-989-9090 and she will work directly with you and Nationwide to make the process smooth and efficient.

CMG Capital Management Group, Inc. Disclosure:

CMG Capital Management Group, Inc. ("CMG") does not make any representation regarding the advisability of this product. Investment and insurance products are subject to investment risk, including possible loss of the principle amount invested. CMG is an SEC registered investment adviser located in the Commonwealth of Pennsylvania. CMG serves as an advisor to the America's marketFLEX[®] Advisor Variable Annuity. CMG does not provide tax or legal advice. Please consult your tax advisor or attorney. Not FDIC insured. CMG is not related to Nationwide and its affiliates.

Variable annuities are sold by prospectus. The product prospectus and underlying fund prospectuses can be obtained by writing to Nationwide Life Insurance Company, P.O. Box 182021, Columbus, Ohio 43218-2021. Carefully consider the fund's investment objectives, risks, charges, and expenses. Prospectuses contain this and other important information – your clients should read them carefully before investing.

When determining whether a variable annuity is suitable for your client, please note that variable annuities are long-term investment vehicles designed for retirement purposes and will fluctuate in value. Also, note that annuities have limitations and investing involves market risk, including possible loss of principle.

The general distributor is Nationwide Investment Services Corporation, member FINRA. In MI only: Nationwide investment Svcs. Corporation. America's marketFLEX® II Variable Annuity is issued by Nationwide Life Insurance Company, Columbus, Ohio.

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