



Sales idea

Plan for longevity with a guaranteed solution

Nationwide Peak[®] 10 fixed indexed annuity and the Bonus Income+ Rider

When it comes to helping your clients plan for longevity and lasting retirement income, a guaranteed income solution such as the Nationwide Peak[®] 10 fixed indexed annuity can help. And when combined with the Bonus Income+ Rider for an additional cost, it offers clients:

- An immediate 20% bonus credit included on the initial income benefit base
- An 8% simple interest roll-up on the income benefit base for 10 years or until the first withdrawal

The Bonus Income+ Rider may be a good fit for clients who:

- Know they will need income from their investment and are willing to pay for a higher level of guaranteed income
- Are seeking greater growth potential for the opportunity to leave a stronger legacy



Take a look at an example



Meet Darrin

Darrin is 60 years old and purchases Nationwide Peak 10 and the Bonus Income+ Rider for \$250,000. Longevity risk is top-of-mind for Darrin because he's had many family members live well into their 90s. An investment that will help provide him with enough money to last through retirement is important to him, so he's willing to pay more for the additional guaranteed income.

Darrin would also like to have money leftover to help take care of his family when he's gone, so the opportunity to grow his investment based on index performance, even after income begins, makes Peak 10 an appealing option for him.

Because of the 20% bonus credit (\$50,000) his benefit base becomes \$300,000 immediately. He's also guaranteed an 8% simple interest roll-up rate on his income benefit base each year for the first 10 years or until his first lifetime withdrawal, whichever comes first.

At age 65, he begins his lifetime income that provides him an annual lifetime withdrawal of \$21,630. This amount is guaranteed for the rest of his life, even if the contract runs out of money.

Because Nationwide Peak 10 offers continued growth potential based on index performance, Darrin's contract could potentially outpace the guarantees on his contract, leading to even higher income. Let's look at an illustration:

Investment amount:
\$250,000

Age at purchase:
60

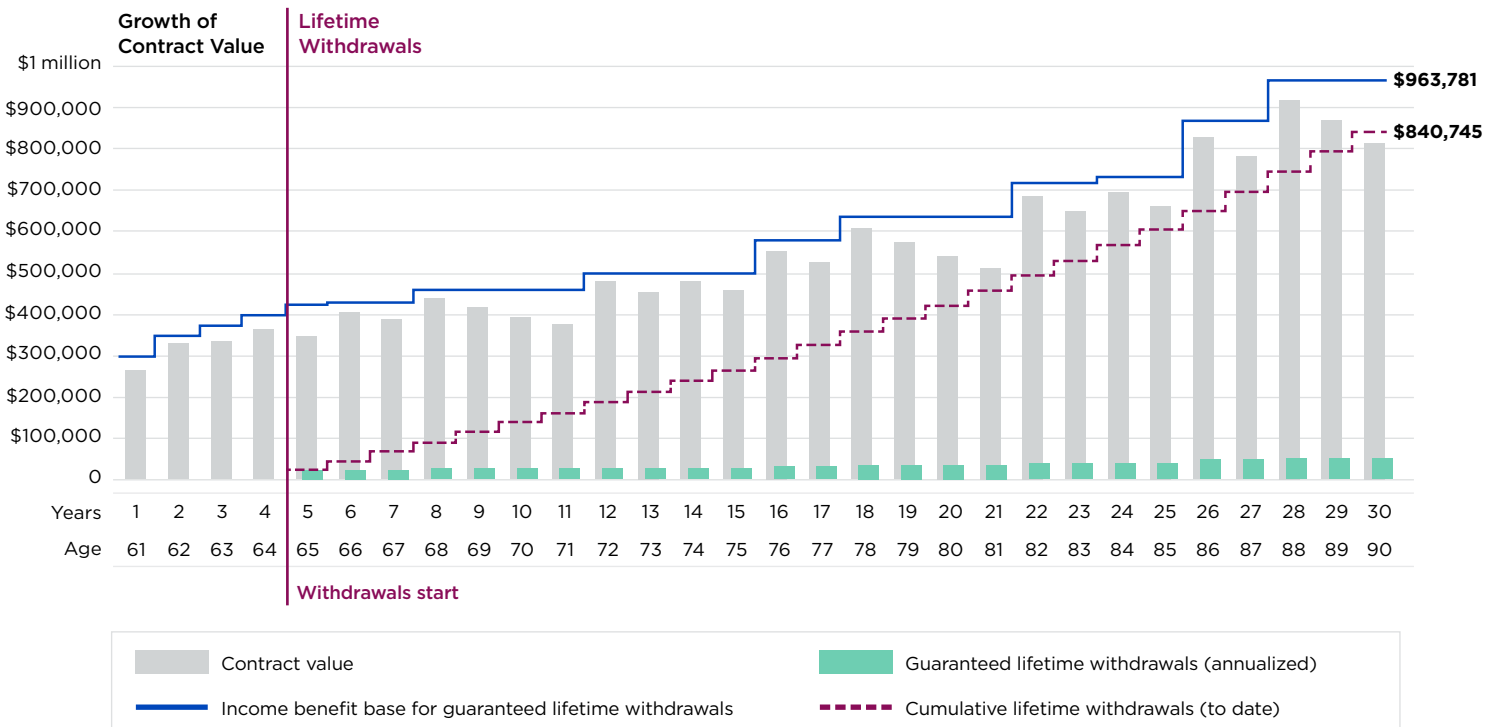
Age at first withdrawal:
65

Contract withdrawal year	Age	Bonus Income+ Income Benefit Base	Annual Income 5.15% of Income Benefit Base ¹	Cumulative Withdrawals	Remaining Contract Value (death benefit)
5	65	\$420,000	\$21,630	NA	\$344,050
10	70	\$456,586	\$23,514	\$135,792	\$389,109
15	75	\$501,027	\$25,803	\$262,403	\$453,559
20	80	\$635,567	\$32,732	\$420,336	\$511,031
30	90	\$963,781	\$49,635	\$840,745	\$811,937

Darrin's income increases when index performance, combined with crediting factors, causes the income benefit base to be reset to the new higher contract value.

The \$250,000 investment turned into more than \$840,000 of income with \$800,000 remaining for Darrin to leave for his grandchildren or favorite charity.

Lifetime Withdrawals



Assumptions: Rider Charge Rate — 1.00%, Minimum Income Benefit Bonus Percentage — 20.00%, Minimum Income Benefit Value Roll-Up Rate — 8.00%, Illustrated Income Start Age — 65. Investment amount — \$250,000, Option A — 1-year term with 10% Cap: The AB Growth & Value Balanced Index and BNP Paribas Global H-Factor® Index Cap; Option B — 2-year terms with 205% participation rate (0% spread): The AB Growth & Value Balanced Index and BNP Paribas Global H-Factor. Using most recent 10 years repeated.

¹ The Income Benefit Base is the higher of the guaranteed simple interest roll-up or the contract value. Withdrawal percentages are based on age at first withdrawal.



Request a Nationwide Peak 10 illustration

Contact your marketer or call our Annuity Solutions Center at **1-800-321-6064** to see if Nationwide Peak 10 and the Bonus Income+ Rider could be a good fit for your clients.



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

Federal tax laws are complex and subject to change. The information in this brochure is based on current interpretations of the law. Nationwide and its representatives do not give legal or tax advice. An attorney or tax advisor should be consulted for answers to specific questions.

A fixed indexed annuity is not a stock market investment and does not directly participate in any stock or equity investment. A fixed indexed annuity may be appropriate for those who want the opportunity to capture upside potential while having a level of protection from market downturns.

Withdrawals taken before age 59½ may incur a 10% early withdrawal federal tax penalty in addition to ordinary income taxes; withdrawals may trigger surrender charges and reduce your death benefit and contract value. Please keep in mind that annuities have limitations, as they are designed for longterm retirement goals.

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The Nationwide Peak fixed indexed annuity, an individual, single-purchase-payment deferred fixed interest and/or indexed annuity, is issued by Nationwide Life and Annuity Insurance Company, Columbus, Ohio.

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