



**Nationwide**<sup>®</sup>  
is on your side

Nationwide  
Defined Protection<sup>SM</sup>  
Annuity

Investment Guide

# Access globally diversified index strategies

*The Nationwide Defined Protection<sup>SM</sup> Annuity offers  
strategies designed to help you achieve your unique goals*

**This Investment Guide must be used in conjunction with the Nationwide Defined Protection<sup>SM</sup> Annuity Client Guide.**

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

# Broadly diversified growth opportunities

The Nationwide Defined Protection<sup>SM</sup> Annuity offers broad diversification through four index options, offering exposure to markets both inside and outside the U.S. Leverage growth opportunities from one or more of these index options.<sup>1</sup>

## *Diversified index options*



### UNITED STATES

- **NYSE<sup>®</sup> Zebra Edge<sup>®</sup> Index**

A rules-based index applying the latest behavioral finance research of Yale University Professor in Emeritus Roger Ibbotson to identify and remove the most frequently traded and volatile equities from the 500 largest publicly traded U.S. companies.

- **S&P 500<sup>®</sup> Price Index**

An American stock market index of 500 large companies. The S&P 500<sup>®</sup> is widely considered to be the leading indicator of the U.S. stock market and economy as a whole.



### GLOBAL/INTERNATIONAL

- **J.P. Morgan Mozaic IISM Index**

Each month, this global multi-asset index selects and balances asset classes, including equities, fixed income and commodities, with the greatest momentum to provide a more stable return.<sup>2</sup>

- **MSCI EAFE Index**

An equity index designed to capture large and mid-cap equity performance across 21 Developed Markets countries excluding the U.S. and Canada.<sup>2</sup>

The Nationwide Defined Protection Annuity does not directly participate in any stock, equity investments or index. It is not possible to invest directly in an index. Please consult the prospectus for more information on the available index options.

<sup>1</sup> Diversification does not assure a profit or protect against loss in a declining market.

<sup>2</sup> International investing could involve risks such as currency, economic, geographical, political and differences in accounting standards.

# Strategies designed to meet your needs

Defined Protection offers a variety of strategies to help you meet your investment goals. Each of the crediting factors below impacts your Participation Rate, the proportion of Index performance used to calculate gains or losses. You may allocate to a maximum of five strategies at contract issue and re-allocate at the end of each Strategy Term.

## *Find your growth opportunity*

### 1 Select the Index

- NYSE® Zebra Edge® Index
- S&P 500® Price Index
- J.P. Morgan Mozaic II<sup>SM</sup> Index
- MSCI EAFE Index

### 2 Choose the Strategy Term



1-Year  
Term

Strategies lock in  
any gains or losses  
every year



3-Year  
Term

Strategies offer higher  
participation rates and  
lock in gains or losses  
every three years

### 3 Define your Protection Level

Choosing a lower Protection Level, the amount of downside protection under a Strategy, can increase your Participation Rate and lead to a greater growth opportunity.



### 4 Select a Strategy Spread

Index Strategies featuring a Spread typically provide higher Participation Rates that could provide higher earnings during periods of average to strong Index performance, but could also result in lower earnings or increased losses during periods of weak or negative Index performance.<sup>3</sup>

#### **Important information**

This is not a recommendation and does not constitute advice. Crediting rates will vary over time. Ask your financial professional for current information on available Strategies.

<sup>3</sup> An annualized percentage used as a deduction in the calculation of Strategy Earnings, subject to the downside protection provided by the Strategy.



# Ask your financial professional how your portfolio could benefit from Defined Protection Annuity.



**#1 in Customer Satisfaction among Annuity Providers**

Tied in 2020. For J.D. Power 2020 award information, go to [jdpower.com/awards](http://jdpower.com/awards)



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Annuities have limitations. They are long-term vehicles designed for retirement purposes. They are not intended to replace emergency funds, to be used as income for day-to-day expenses or to fund short-term savings goals. Withdrawals are subject to income tax, and withdrawals before age 59½ may be subject to a 10% early withdrawal federal tax penalty. Please read the contract for complete details.

**This Investment Guide must be preceded or accompanied by the prospectus. This product is sold by prospectus. Carefully consider the investment objectives, risks, charges and expenses. The product prospectus contains this and other important information. Investors should read them carefully before investing. To request a copy, go to [nationwide.com/prospectus](http://nationwide.com/prospectus) or call 1-800-848-6331.**

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