Look to the future with confidence
Nationwide SummitSM fixed indexed annuity
A fixed indexed annuity is a contract you buy from an insurance company to help you potentially accumulate assets for retirement. It offers returns based on the changes in an index, such as the S&P 500® Composite Price Index.

You can receive earnings when the underlying index goes up, but your principal and earnings are also protected from downturns. This means you won’t lose principal or earnings based on negative index returns.

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 some 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. They are designed for long-term retirement goals. They are not meant to be used as emergency funds, as income for day-to-day expenses or to fund short-term savings goals.

Federal tax laws are complex and subject to change. The information in this brochure is based on current interpretations of the law. Nationwide doesn’t offer tax advice. Please talk with your attorney or tax advisor for answers to specific questions.
Market volatility is on our minds

62% of people are scared to invest in the stock market

$11 trillion is parked in cash accounts

The risk: savings might not keep up with inflation or last through retirement

A new approach to preparing for retirement

Nationwide Summit™ fixed indexed annuity

- Protection from market risk
- Growth potential with guarantees
- Protection for a spouse
- Tax deferral to help your money grow
83% of people are afraid of another financial crisis.³
You’re **guaranteed** not to lose any of your initial investment or credited earnings due to underlying index performance.

If you withdraw assets, your principal could be reduced by contingent deferred sales charges.
Only 37% of retirees are very confident they’ll have enough money to live comfortably through retirement.\(^4\)

\(^4\) The 2015 Retirement Confidence Survey. EBRI, April 2015.
Potential for higher credited earnings than traditional fixed investments might offer

Two account options

Fixed account: offers a fixed interest rate for the first one-year term, then renewal rates guaranteed for each annual term

Index account: the opportunity for earnings based on an underlying index or indices, up to a maximum amount

*S&P 500 Index*  
*J.P. Morgan MOZAIC<sup>SM</sup> Index (USD)*
For 65-year-old married couples, there's a 50% chance one spouse will reach age 93.¹
Protection for a spouse

Allows the death benefit to be paid to either surviving spouse, no matter who passes away first or who owns the contract.

The surviving spouse also has the option to continue the annuity contract at the death benefit value.

Any remaining CDSC or MVA would no longer apply.
75% of baby boomers state that tax deferral is an important part of a retirement investment.\textsuperscript{6}
Tax deferral has the potential to **increase your contract value**

**How it works:**
- Contract value earns interest
- Interest earns interest
- The money you would have otherwise paid in taxes earns interest
Strength and stability for your adventures ahead

A.M. Best
received 10/17/2002
affirmed 3/19/15
A+

Moody’s
received 3/10/2009
affirmed 9/12/2013
A1

Standard & Poor’s
received 12/22/2008
affirmed 5/1/2015
A+

These ratings and rankings reflect rating agency assessment of the financial strength and claims-paying ability of Nationwide Life Insurance Company and Nationwide Life and Annuity Insurance Company. They are not intended to reflect the investment experience or financial strength of any variable account, which is subject to market risk. Because the dates are only updated when there’s a change in the rating, the dates above reflect the most recent ratings we have received. They are subject to change at any time.
What we talked about today

Nationwide Summit™ fixed indexed annuity

Protection from market risk

Growth potential with guarantees

Protection for a spouse

Tax deferral to help your money grow
Your next steps

Let’s talk. I can help.

[Advisor name]
[Advisor contact information]
Guarantees and protections are subject to the claims-paying ability of Nationwide Life and Annuity Insurance Company.

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