



Nationwide Peak[®]
fixed indexed annuities

Index guide

Nationwide Peak[®] index

Learn about the options available to you.

With Nationwide Peak, you have an opportunity to allocate to one or a combination of indexes.

S&P 500¹



Domestic



Equity index



Wide range
of returns

It's widely recognized as the leading indicator of the performance of the American economy and is one of the most commonly followed equity indexes.

The S&P 500 has more than 60 years of history and consists of 500 large market capitalization (large-cap), publicly traded companies.

Its value changes in direct proportion to the combined weighted performance of the stocks for all 500 companies in the index.

Consider this:

This U.S.-based stock index offers an opportunity to participate in potential gains on an equity investment of large-cap companies.

The S&P 500[®] Price Index is widely considered to be the leading indicator of the U.S. stock market and economy as a whole. Additionally, it offers diversified exposure to large segments of the market.

Compound annual return 11/1/1996 to 12/31/2019: 6.80%²

MSCI EAFE¹



International



Equity index



Wide range
of returns

It's an international equities index of large companies across Europe, Australasia and the Far East, excluding the U.S. and Canada.

MSCI EAFE is the oldest international stock index and includes a selection of stocks from 21 developed markets.³

The MSCI EAFE index includes equities from a range of industries and regions, providing broad opportunities for growth.¹

Consider this:

In an increasingly global economy, international markets provide substantial growth opportunities. In fact, the World Bank forecasts world economic growth to exceed the growth in the United States in each of the next three years.⁴

MSCI EAFE selects stocks from developed markets, which provides the opportunity to participate in returns from international companies while limiting exposure to emerging markets.⁵

Compound annual return 11/1/1996 to 12/31/2019: 2.46%²

¹ Indexes are not managed and cannot be invested in directly. Their performance is not representative of the actual performance of the Nationwide Peak fixed indexed annuity.

² Past performance is not indicative of nor does it guarantee future performance.

³ International investing involves risk, such as risks such as currency fluctuations; economic, geographic and political turmoil; and differences in accounting standards.

⁴ "Global Economic Prospects: The Global Economy in Transition," World Bank (January 2019).

⁵ Limiting exposure to emerging markets may reduce potential volatility but may also reduce potential short-term returns of emerging markets in countries experiencing rapid growth.

Morgan Stanley 3D Index¹



Global



Equity Index



Dynamic
Performance

It combines core asset classes and dynamic market indicators to leverage high growth opportunities while reducing performance swings. It's available in fixed indexed annuities exclusively from Nationwide®.

The Morgan Stanley 3D Index utilizes **diverse** asset classes and **dynamic** indicators to help **drive** growth. It's a simple, rules-based index that rebalances allocations monthly to react to changes in market conditions while reducing performance swings typical of pure equity-only indexes.

Why choose this index?

This U.S.-based stock index offers an opportunity to participate in potential gains on an equity investment of large-cap companies.

The Morgan Stanley 3D Index combines three widely known investments — S&P 500, MSCI EAFE and Domestic Bonds — into one index. The diverse components and the added layer of momentum trend indicators seek positive returns in all market cycles.

The lower and more stable volatility than pure equity-only indexes allows for a relatively higher cap rate.

Compound annual return 11/1/1996 – 12/31/2019: 6.26%⁶

J.P. Morgan Mozaic IISM Index¹



Global



Mix of asset
classes



Consistent
performance⁷

It's a broadly diversified, rules-based index that draws from a global mix of asset classes, including equities, fixed-income securities and commodities. It's available in fixed indexed annuities exclusively from Nationwide®.

The J.P. Morgan Mozaic IISM Index's asset selection is based on the tendency for asset classes exhibiting recent returns to be more likely to continue to deliver performance.

Each month, the index evaluates 15 global asset classes and selects nine that exhibit the greatest returns. It then strategically allocates to each asset class to smooth volatility within the index and create more consistent returns.¹

Why choose this index?

Diversification across several noncorrelated asset classes and geographical areas provides growth opportunities beyond traditional equity and fixed-income options.

The monthly rebalancing process provides the flexibility to adapt to a variety of market conditions and helps contribute to the index's consistent positive returns.

Compound annual return 11/1/1996 – 12/31/2019: 6.03%⁸



Talk to your investment professional about the options that may best meet your retirement planning needs.

⁶ The Index went live on 7/18/2018. Backtesting and other statistical analyses proved herein use simulated analysis and hypothetical circumstances to estimate how the index may have performed between 7/3/1989 and 7/18/2018, prior to its actual existence. The results obtained from such backtesting should not be considered indicative of the actual results that might be obtained from an investment in the index. The actual performance of the index may vary significantly from the results obtained from backtesting. Actual results will vary, perhaps materially, from the simulated values presented in this document.

⁷ The strategy may not be successful, and the index may be subject to increased volatility due to its use of leverage. Diversification and strategic asset allocation do not assure a profit or protect against loss in declining markets.

⁸ The J.P. Morgan Mozaic IISM Index was established on December 28, 2016. Performance calculated before this date is backtested by applying the index strategy to historical financial data. Backtested performance is hypothetical and has been provided for informational purposes only.

Important details

As you consider whether Nationwide Peak is right for your needs, we want you to understand important details about the product.

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.



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

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The Index has a limited performance history, and past performance is no indication of future performance. The Index level may decrease due to a number of factors. Allocation signals may dampen the performance of the Index in rising markets. It is possible that the Index will be composed of a very small number of constituents at any time and may have concentration in particular market(s).

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