



Nationwide Peak®
fixed indexed annuity

Index guide

A look at the indices available with Nationwide Peak®

Find out which one may work best for you with this simple
side-by-side comparison

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 indices.

The S&P 500 has nearly 60 years of history and consists of 500 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 capitalized companies. This U.S.-based stock index offers equity exposure to large capitalized 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. It also offers diversified exposure to large segments of the market.

Compound annual return November 1, 1996 - June 30, 2017: 6.17%⁷

J.P. Morgan MOZAIC IISM Index¹



Global



Mix of asset
classes



Consistent
performance²

It's a broadly diversified, rules-based index that draws from a global mix of asset classes including equities, fixed income 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 exhibited the greatest returns. It then strategically allocates to each asset class in order 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 additional 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 - 6/30/2017: 6.27%³

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

² The strategy may not be successful, and the index may be subject to increased volatility due to its use of leverage.

³ The J.P. Morgan Mozaic IISM Index was established on December 28, 2016. Performance calculated before this date is back-tested by applying the index strategy to historical financial data. Back-tested performance is hypothetical and has been provided for informational purposes only.

MSCI EAFE¹



International



Equity index



Wide range
of returns

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

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.⁴

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

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.⁵

MSCI EAFE selects stocks from developed markets, which provides the opportunity to participate in returns from international companies while limiting exposure to emerging markets.⁶

Compound annual return November 1, 1996 - June 30, 2017: 2.38%⁷



Talk with your investment professional about which options are a good fit for your retirement planning needs.

⁴ International investing involves risk such as currency, economic, geographical, political and differences in accounting standards.

⁵ *Global Economic Prospects: The Global Economy in Transition*, World Bank, June 2017.

⁶ 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.

⁷ Past performance is not indicative of nor does it guarantee future performance.

Important details

As you consider whether Nationwide Peak is right for your needs, we want you to have 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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