



A confident perspective on retirement



Only 32% of retirees are very confident they'll have enough money to live comfortably through retirement.¹

Parked assets — such as an inheritance or money from downsizing a home — could help these retirees through retirement.

¹"2018 Retirement Confidence Survey," EBRI and Greenwald & Associates (April 24, 2018).

I'd like to share a solution called the Nationwide Summit[®] fixed indexed annuity. It offers:



Guaranteed protection



Growth potential



Protection for a spouse



Tax deferral

Plus, it's backed by Nationwide's 90-year history of strength and stability.



Contact me to learn more about how Nationwide Summit can help you prepare for retirement with confidence.

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

From:



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® 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.

Guarantees and protections are subject to the claims-paying ability of Nationwide Life and Annuity Insurance Company.

Products are issued by Nationwide Life and Annuity Insurance Company, Columbus, Ohio.

Nationwide, Nationwide is on your side, the Nationwide N and Eagle and Nationwide Summit are service marks of Nationwide Mutual Insurance Company. © 2016, 2018 Nationwide

FAM-0627A0.1 (07/18)

To:
