



A confident perspective on retirement



Only about half of retirees say an employer-sponsored retirement plan, such as a 401(k), is a source of income in retirement.¹

Some retirees may want to do more to ensure they have a dependable plan for 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.

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.

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