



Nationwide®
is on your side

A confident
perspective
on retirement

In early 2017, the cash surplus reached

\$12.3 trillion.¹

We've been through a lot of economic ups and downs over the past few years. For many people, it's changed where they're putting their money and how they think about preparing for retirement.



I'd like to share a potential new solution called Nationwide PeakSM fixed indexed annuity. It offers:

-  **Guaranteed protection**
-  **Growth potential**
-  **Protection for a spouse**
-  **Tax deferral**

Plus, it's backed by Nationwide's 89-year history of strength and stability.

¹ BEA, Federal Reserve, St. Louis Fed, J.P. Morgan Asset management - Guide to the Markets, 2017



Contact me to learn more about this new way to prepare for retirement with confidence.

From:



Remove seals and place where indicated.

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

This material is not a recommendation to buy, sell, hold or roll over any asset, adopt a financial strategy or use a particular account type. It does not take into account the specific investment objectives, tax and financial condition or particular needs of any specific person. Clients should work with their financial professional to discuss their specific situation.

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.

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

Nationwide Peak is issued by Nationwide Life and Annuity Insurance Company, Columbus, Ohio.

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