



Nationwide®
is on your side

A confident
perspective
on retirement



Only 37% of retirees are very confident they'll have enough money to live comfortably through retirement.¹

Unplanned assets — such as an inheritance or money from downsizing a home — offer potential sources of income that could improve their situation. For many retirees, the question will be how to use these unplanned assets to help them through retirement.



I'd like to share a new solution called the 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 The 2015 Retirement Confidence Survey, EBRI, April 2015.



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

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 underwritten by Nationwide Life and Annuity Insurance Company, Columbus, Ohio.

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

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