



Nationwide®  
is on your side

A confident  
perspective  
on retirement







## 75% of baby boomers say tax deferral is an important part of a retirement investment.<sup>1</sup>

In fact, 30% would be likely to save less if tax deferral of retirement savings were reduced or eliminated.<sup>1</sup>

At a time when only 37% of retirees are confident they'll have enough money to live comfortably through retirement, it's critical to make every dollar count.<sup>2</sup>



I'd like to share a new solution called the Nationwide Peak<sup>SM</sup> fixed indexed annuity. It offers:

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

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

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<sup>1</sup> IRI Factbook, 2015.

<sup>2</sup> 2015 Retirement Confidence Survey, EBRI, April 2015.



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

From:

Four horizontal lines for address information.



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.

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To:

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