

Find a good fit

Use this guide to help identify clients and prospects who can benefit from the principal and interest-rate guarantees offered by Nationwide Secure Growth.

Client basics



Risk averse:

These clients are not willing to trade potential returns for market risk.



Nearing or in retirement:

While there is no minimum age, Secure Growth may be beneficial for clients who are nearing or in retirement. The maximum issue age for an annuitant is 90.



Looking for additional savings vehicles:

This client may already be putting their assets in savings accounts, certificates of deposit (CDs) or bonds and are interested in other options to make sure their money is working as hard as possible for them.

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.

Let's take a look at a couple of scenarios

Each client's situation is unique. Special care and consideration should be given to each client's specific circumstances before implementing any strategy. All guarantees are subject to the claims-paying ability of Nationwide Life Insurance Company.

Client's need	Client's situation	How Secure Growth can help
Supplement retirement savings	<p>Your client, who is already in retirement, has a large portion of her assets in traditional fixed-rate products. She's done a good job saving, but she'll need additional growth to continue meeting her needs.</p> <p>You'd like to find a strategy that helps her generate competitive returns — one that she can still feel comfortable with.</p>	<p>Secure Growth can offer your client the safety of a guaranteed interest rate, plus tax-deferred growth.</p> <p>This means that both the contract value and interest earned stay inside the annuity and continue to grow.</p> <p>Over time, your client has the potential to build a larger account value than she'd receive in a similar taxable account offering the same interest rate.</p>
Generate a competitive rate of return without market risk	<p>You have a client who is nearing retirement. One of the fixed-rate products he currently owns is about to mature, and he's interested in redepositing the assets. He plans to use the funds for income later, so he's shopping around for rates.</p> <p>You'd like to find a product that offers him the additional growth he wants without having to take on market risk.</p>	<p>Secure Growth offers a highly competitive, guaranteed interest rate, with no market risk.</p> <p>This can help your client accumulate additional growth for later on without exposing his money to the market.</p>
Create savings that can be passed on to loved ones	<p>Your client planned ahead. He should have more than enough money saved to last throughout his retirement. He'd like to leave any assets he doesn't need to his grandchildren.</p> <p>You want to help him find an efficient way to pass a legacy on to his family while allowing him to maintain control of his funds.</p>	<p>When your client chooses Secure Growth, he receives a guaranteed interest rate plus control of the account during his lifetime.</p> <p>If the contract is never annuitized, it's paid directly to his beneficiaries without having to go through the probate process — saving them a lot of time and hassle.</p>



For more information or materials on Nationwide Secure Growth, please contact us at: National Sales Desk 1-800-321-6064 or Nationwide Financial Network® 1-877-223-0795



Nationwide®

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

Fixed annuities are contracts purchased from a life insurance company. They are designed for long-term retirement goals. Withdrawals are subject to income tax, and withdrawals before age 59½ may be subject to a 10% early withdrawal federal tax penalty.

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