



Nationwide Secure Growth<sup>SM</sup> fixed annuity

Conversation starter

# Leave a legacy for the ones who matter

When it comes to planning for your future, you want to know that your savings are secure — and that you can access your money, just in case. But what if you end up not needing your funds, and want to pass them on to your loved ones? A fixed annuity, like Nationwide Secure Growth<sup>SM</sup>, may be able to help.

## Nationwide Secure Growth offers:



### A secure savings option for the future

Fixed annuities can help you accumulate funds for retirement without exposing your hard-earned money to market risk.



### An efficient way to leave a legacy

With a fixed annuity, you can maintain control of your money and have a valuable way to care for the people who matter most to you.

This material is not a recommendation to buy, sell, hold or roll over any asset, adopt an investment strategy, retain a specific investment manager 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. Investors should work with their financial professional to discuss their specific situation.

A fixed annuity is a contract with an insurance company, and while many people purchase annuities to help them prepare for retirement, it can also be a great way to pass money on to your loved ones. And Nationwide Secure Growth has certain key features that could make it easier for you to leave a legacy:



### **Avoids probate**

When your annuity passes to a beneficiary, it does not have to go through the lengthy probate process — so your beneficiary can receive the money sooner.



### **A guaranteed rate of return**

With a guaranteed rate of return, you can safely build your savings and remain confident that you'll be able to pass on the savings to a beneficiary if desired.



### **No loss of principal**

With Nationwide Secure Growth, your money is guaranteed not to decrease in value as long as you don't take any withdrawals before the end of the selected period.



### **Control how your inheritance is distributed**

Nationwide's beneficiary designation form gives you the flexibility to specify how your nonspouse or beneficiaries will receive their payout: either in a lump sum or over time. You can also customize how much money goes to each beneficiary. This can be very useful if you are concerned about a beneficiary's spending habits or want the use and enjoyment to be spread over time.



Talk to your financial professional today  
about Nationwide Secure Growth.



**Nationwide®**

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

Annuities have limitations. They are long-term vehicles designed for retirement purposes. They are not intended to replace emergency funds, to be used as income for day-to-day expenses, or to fund short-term savings goals. Fixed annuities may be appropriate for individuals who want guaranteed interest rates and the potential for lifetime income. Guarantees are subject to the claims-paying ability of the issuing insurance company. If you take withdrawals before you're age 59½, you may have to pay a 10% early withdrawal federal tax penalty in addition to ordinary income taxes. Withdrawals may trigger early surrender charges, reduce your death benefit and contract value.

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

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

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