



Nationwide®
is on your side

Financial solutions
for Ag

Fixed indexed
annuity overview

Manage financial risk today

While planting the seeds for guaranteed¹ income tomorrow

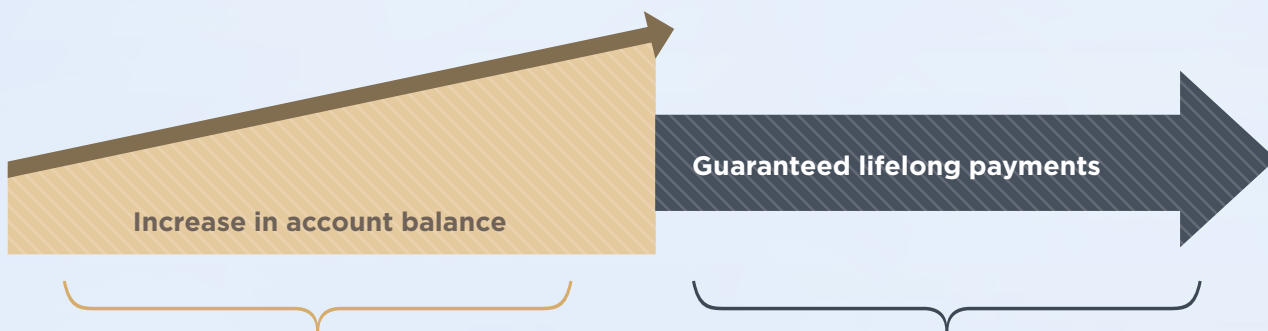
From the weather to crop prices to equipment, you're no stranger to managing the risks that come from working in agriculture. But you also face financial risks — and must manage those as well.

Nationwide understands these risks. For more than 90 years, individuals working in agriculture have trusted Nationwide to help manage their risks. It's how we've become America's #1 farm insurer.²

You're no stranger to managing market fluctuations

Similar to the way a futures contract helps you manage against fluctuations in the price you receive for your crop, Nationwide offers fixed indexed annuities (FIAs) to help manage fluctuations in market performance and future income payouts.

FIAs offer guaranteed growth and protection



Growth phase

Your initial investment accumulates in value, tax-free, until you're ready to start drawing income from it. The growth rate is linked to a market index such as the S&P 500®.*

This allows you to take advantage of upside gains during a good market and, thanks to a minimum rate of return, stay protected during times of downturn.

*Several factors are used to calculate the interest rate to be applied. The cap rate sets an upper limit on the interest rate and the participation rate determines how much of the index performance can be applied. The floor rate is the minimum interest rate.

Income (payout) phase

With a FIA, you can minimize the impact changing markets may have on your investment.

When it comes time to draw income in your later years, some FIAs offer multiple options such as:

- Adding an income rider³ to your FIA. Income riders can help guarantee set payment amounts regardless of how long you (and your spouse, if elected) live
- Guaranteeing lifetime income through annuitization at no additional cost

Agriculture has many financial risks — and a FIA can help you manage some of them



Additional benefits of FIAs

Investment flexibility

Growth potential can be achieved through the performance of an index or through a fixed interest rate earned on the fixed account — or a combination of the two. Your investment advisor can help you find the best combination for your financial goals. It's good to know that a FIA is not an actual investment in an index; it's only tied to the index performance.

Protection from market risk

With a FIA, even if the underlying index performs poorly, you will not lose your initial investment or credited earnings.

Beneficiary protection

You can pass assets to beneficiaries and avoid the costly probate process. Optional riders at an additional cost can enhance the amount that beneficiaries may receive upon the annuity owner's passing.

Spousal opportunities

Most companies offer spousal continuation only upon the first spouse's death and don't pay a death benefit until the second spouse passes. However, Nationwide offers a joint option that may cover the death of either spouse upon the first spouse's passing.

Quality of life today — and tomorrow

Investors who own annuities today are more confident that they will have the quality of life they want tomorrow compared to those without annuities.⁴



Start managing your financial risks today.
Talk to your advisor to learn more about FIAs.



¹ Guarantees and protections are subject to the claims-paying ability of the issuing insurance company.

² 2016 SNL Financial Report, based on statutory data.

³ Riders may be available at an additional cost and may not be available on all fixed indexed annuities.

⁴ "Annuities: Love Them When You Know Them, Hate Them When You Don't," LIMRA Secure Retirement Institute (2014). The study is based on 2,000 consumers with household investable assets of \$100,000 or more.

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 discuss their specific situation with their financial professional.

Annuities are issued by Nationwide Life Insurance Company or Nationwide Life and Annuity Insurance Company, Columbus, Ohio.

Nationwide, the Nationwide N and Eagle and Nationwide is on your side are service marks of Nationwide Mutual Insurance Company. © Nationwide 2018

FAM-0836AO (03/18)