

The Nationwide Peak[®] 10 Fixed Indexed Annuity at a glance



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Product basics

PRODUCT TYPE	Individual, single-purchase-payment deferred fixed indexed annuity
PLAN TYPE	Nonqualified, IRA, Roth IRA, SEP IRA, SIMPLE IRA, charitable remainder trust and 401(a)
MAXIMUM ISSUE AGE	Annuitant: 85 (single or joint); owner: any age
MINIMUM INITIAL PURCHASE AMOUNT	\$25,000 — qualified or nonqualified; single purchase payment; subsequent payments not allowed
FIXED TERM/ INDEX TERM	One- and two-year terms; term length is subject to change
ACCOUNT OPTIONS	<ul style="list-style-type: none"> • Index account: Earnings may be credited each one- or two-year term (depending on the chosen crediting option) and are based on the performance of the underlying index or indexes. If any amount is withdrawn from an index account prior to the end of an index term, for any reason, the amount of earnings that may have been attributable to the amount withdrawn will be forfeited • Fixed account: The annual interest rate is credited daily; tiered rates are available based on premium • Purchase payment: It may be allocated across any available fixed and indexed option, with a maximum combination of five (whole number percentages only)
INDEXES	A diverse lineup of indexes is available; to learn more, see the current rate sheets
ACCOUNT REALLOCATION	It's available during the 30-day period immediately preceding the end of each indexed/ fixed term; account allocation can be changed once a year on the contract anniversary
INDEX CAP/ PARTICIPATION AND SPREAD RATES	They may vary annually, will always be stated as a percentage, and will never be less than the guaranteed minimum or greater than the guaranteed maximums as applicable, and may differ during and after the surrender charge period; consult the contract specifications page or current rate sheet for details

Access to money and withdrawals

Withdrawals at any time may be subject to ordinary income taxes; withdrawals made before the client is age 59½ may be subject to a 10% early withdrawal federal tax penalty

SURRENDER CHARGE¹	10-year surrender charge schedule applied to contract value: 10%, 10%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 0%
FREE WITHDRAWALS	<ul style="list-style-type: none"> • 10% annually of contract value at the beginning of the term (noncumulative) • Withdrawals will not receive any index account earnings
MARKET VALUE ADJUSTMENT (MVA)²	It applies during the surrender charge period to withdrawals in excess of the contract's free withdrawal amount; it does not apply to withdrawals made under a long-term care/confinement waiver, terminal illness/terminal injury waiver or required minimum distributions
REQUIRED MINIMUM DISTRIBUTION (RMD)	It's available surrender charge and MVA free; if withdrawals taken for the purpose of RMDs exceed the free withdrawal amount, the free withdrawal amount will be increased to match the RMD amount for that year

¹ The surrender charge percentages differ for the following states: AK, CT, ID, IA, MN, MS, MO, NV, NH, NJ, OH, OK, OR, PA, SC, TX, UT, WA, WY. Please refer to a current rate sheet for your state of issue.

² Please refer to the MVA endorsement for details.

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

Access to money and withdrawals

LONG-TERM CARE/ CONFINEMENT WAIVER	<ul style="list-style-type: none"> Available after the first completed contract year; maximum issue age of 80 for waiver May not be available in all states; in the state of CT, the waiver maximum issue age is aligned with the contract maximum issue ages and the waiver is not available until after the second contract anniversary
TERMINAL ILLNESS/ INJURY WAIVER	Surrender charges are available after the first completed contract year; may not be available in all states; maximum issue age of 80
ANNUITIZATION	Available after 2 years (1 year in Florida) or the date the annuitant reaches age 100, unless another date is chosen by the contract owner
DEATH BENEFIT	The death benefit payable is equal to the contract value. Please refer to the contract for more details.
JOINT OPTION FOR DEATH BENEFIT	Allows for a spouse to be named as the co-annuitant and the death benefit to be payable upon the death of either spouse; the surviving spouse has the option to take the lump-sum death benefit or continue the contract at the death benefit value; any remaining surrender charge or MVA no longer applies

Guaranteed lifetime withdrawal benefits

- Lifetime withdrawals can begin at any time—there is no waiting period
- Each calendar year, the Income Benefit Base becomes the greater of the contract value or the roll-up value
- Income Benefit Base: The numerical value used to determine how much your lifetime withdrawals will be; it is the higher of your contract value or the guaranteed simple interest roll-up. It is not a cash value.

	GUARANTEED INCOME SOLUTION	BONUS INCOME+ RIDER																													
COST	No additional charge	Single life: 1.00%; joint life: 1.30% Annual fee charged quarterly on the contract value																													
ISSUE AGES	Owner: 50–85	Owner: 45–85																													
FEATURES	<ul style="list-style-type: none"> Guaranteed 4.0% simple interest roll-up of the Income Benefit Base³ for 10 years, or until the first withdrawal, whichever is first Early or excess withdrawals will reduce your Income Benefit Base and contract value; some restrictions apply 	<ul style="list-style-type: none"> 10% bonus credited at contract issue and based on the purchase payment/initial premium will be included in the original Income Benefit Base; no vesting schedule Guaranteed 7.0% simple interest roll-up of the Income Benefit Base³ for 10 years or until the first lifetime withdrawal, whichever is first Not available with beneficially owned contracts Joint life income option available If withdrawals taken for the purpose of RMDs exceed the lifetime withdrawal amount, the Income Benefit Base will not be reduced One non-lifetime withdrawal may occur without stopping the simple interest roll-up or locking in the lifetime withdrawal percentage; it can be exercised only once and is available only after the first rider year; once lifetime withdrawals have started, the non-lifetime withdrawal feature is no longer available 																													
LIFETIME INCOME	<p>Lifetime withdrawal percentage⁴</p> <table border="1"> <thead> <tr> <th>Age</th> <th>Single life</th> </tr> </thead> <tbody> <tr> <td>50–59</td> <td>3.50%</td> </tr> <tr> <td>60–71</td> <td>4.00%</td> </tr> <tr> <td>72+</td> <td>4.50%</td> </tr> </tbody> </table>	Age	Single life	50–59	3.50%	60–71	4.00%	72+	4.50%	<p>Lifetime withdrawal percentage⁴</p> <table border="1"> <thead> <tr> <th>Age</th> <th>Single life</th> <th>Joint life</th> </tr> </thead> <tbody> <tr> <td>45–59</td> <td>3.30%</td> <td>3.10%</td> </tr> <tr> <td>60–64</td> <td>4.30%</td> <td>4.10%</td> </tr> <tr> <td>65–69</td> <td>5.15%</td> <td>4.95%</td> </tr> <tr> <td>70–74</td> <td>5.40%</td> <td>5.20%</td> </tr> <tr> <td>75–80</td> <td>5.95%</td> <td>5.75%</td> </tr> <tr> <td>81+</td> <td>6.30%</td> <td>6.10%</td> </tr> </tbody> </table>	Age	Single life	Joint life	45–59	3.30%	3.10%	60–64	4.30%	4.10%	65–69	5.15%	4.95%	70–74	5.40%	5.20%	75–80	5.95%	5.75%	81+	6.30%	6.10%
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³The roll-up is not an increase of the actual contract value but of the original Benefit Base, and under the Income Bonus+ Rider, the original Benefit Base plus the 10% bonus.

⁴The withdrawal percentage is based on the owner's age at withdrawal; joint life is based on the younger spouse's age.



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If you annuitize a nonqualified annuity, a portion of your payment will be considered a return of premium and will not be subject to ordinary income tax. The amount that is taxable will be determined at the time you elect to annuitize the policy.

All annuity contract and rider guarantees, including optional benefits and any fixed subaccount crediting rates or annuity payout rates, are subject to the claims-paying ability of the issuing insurance company. They are not backed by the broker/dealer from which this annuity is purchased, by the insurance agency from which this annuity is purchased or any affiliates of those entities, and none makes any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

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. 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.

The Nationwide Peak fixed indexed annuity, an individual, single-purchase-payment deferred fixed interest and/or indexed annuity, is issued by Nationwide Life and Annuity Insurance Company, Columbus, Ohio.

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