

NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY



Nationwide®

# Give them a gift they'll cherish

with Nationwide Heritage<sup>SM</sup> Single Premium Whole Life

# Why Nationwide Heritage?

You've worked hard to create a comfortable retirement for yourself. Now that you have what you'll need to live on, you have an opportunity to significantly increase the funds you leave to the people you love with Nationwide Heritage<sup>SM</sup> Single Premium Whole Life.

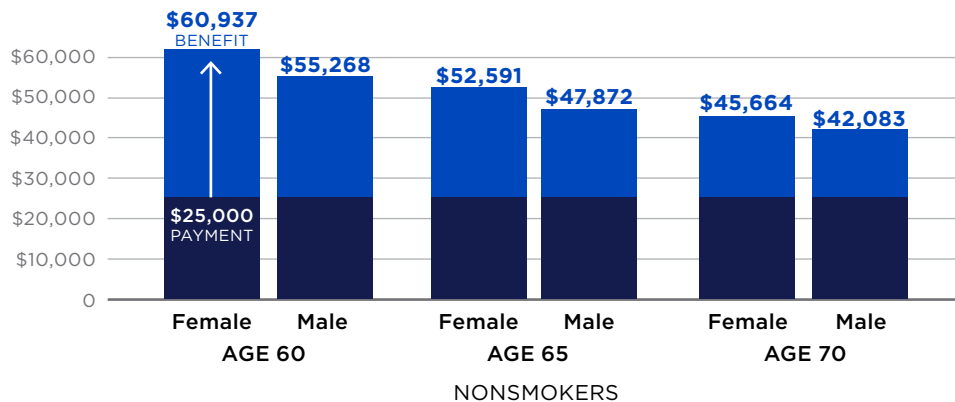
It's a life insurance policy that offers a quick and easy way to turn what you have into a larger gift for your family today — without losing control of your investment or passing on a large tax burden. Your one-time premium payment provides a death benefit and cash value that are both guaranteed, along with other valuable policy features.

## Maximize your gift

The greatest advantage of Nationwide Heritage is how it immediately increases the amount you can pass on to loved ones. It also generally avoids probate, meaning your beneficiaries experience decreased hassle and fewer delays when receiving the funds.

Learn how a single **\$25,000** premium payment can grow.

### Immediate death benefit



You can **significantly increase** the amount available to leave for your loved ones.

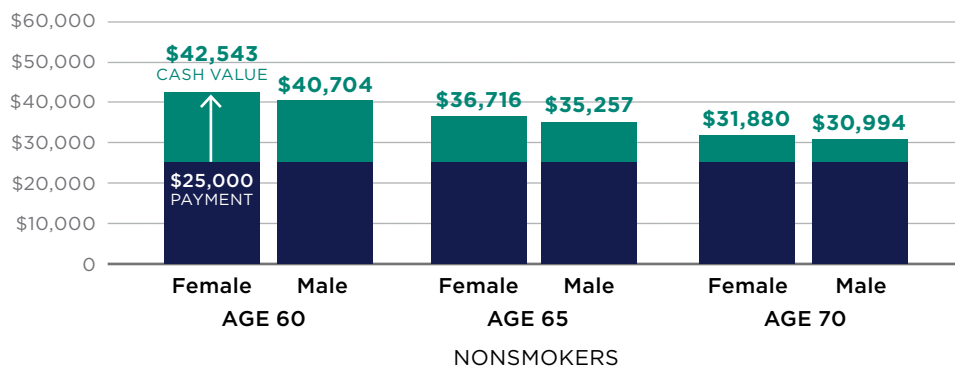
Please note that there is no incremental increase in the death benefit when the premium increases.

## Get consistent cash value growth

Your Nationwide Heritage policy receives guaranteed cash value growth.

Learn how a single **\$25,000** premium payment can grow.

### Guaranteed cash value at age 80



The examples above are hypothetical and for illustrative purposes only. Actual result may vary.

## Use benefits during your lifetime

We automatically include features in the policy that allow you to use a portion of your death benefit during your lifetime, including a:

### Chronic Illness Benefit

Allows you to request a portion of your death benefit early if diagnosed with a permanent chronic illness.

### Terminal Illness Benefit

Allows you to request a portion of your death benefit early if diagnosed with a terminal illness.



## Take control of your gift

Our owner-directed settlement options give you control over how and when your beneficiaries access the death benefit, even allowing you to stretch payments over multiple generations.

## Get your premium back

If you decide that the policy isn't right for you at any point, you'll receive a 100% refund with our refund of premium guarantee.

## Reduce their tax bill

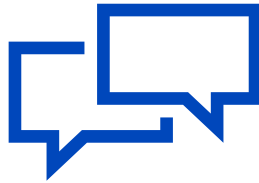
Many financial products are fully taxable or only tax deferred. But Nationwide Heritage is life insurance, which is one of the few products that enables you to pass money on to your loved ones income tax free — and less money paid in taxes can mean more money for them.

## What happens next?



Once you and your financial professional decide that Nationwide Heritage is right for you, you'll complete an application. Simply answer a few questions, and you'll know if you've been approved instantly.





Talk to your financial professional today to learn more about Nationwide Heritage and how it can help you leave more to the people who matter most.



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

This material is not a recommendation to buy or sell a financial product or to adopt an investment strategy. Investors should discuss their specific situation with their financial professional.

When choosing a product, make sure that life insurance needs are met. Because personal situations may change (i.e., marriage, birth of a child or job promotion), so can life insurance needs. Care should be taken to ensure these strategies and products are appropriate. Associated costs, as well as personal and financial objectives, time horizons and risk tolerance should all be weighed before purchasing a product. Life insurance has fees and charges associated with it that include: costs of insurance, which vary based on characteristics of the insured such as sex, tobacco use, health and age; and additional charges for riders that customize a policy to fit individual needs.

Though riders that customize a policy to fit individual needs usually carry an additional charge, neither the Chronic Illness Rider, nor the Terminal Illness Rider has an initial cost or upfront monthly charge when any is included in the policy; however, a cost is incurred if and when the rider is exercised and policy cash values, death benefits and other policy values are reduced. A life insurance purchase should be based on the life policy and not solely on riders or features.

Nationwide and its representatives do not give legal or tax advice. Please consult your attorney or tax advisor for answers to your specific tax questions.

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

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