

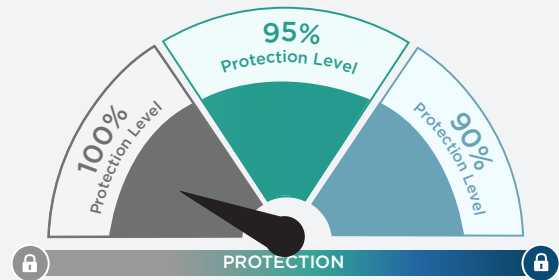
Nationwide® Defined Protection® Annuity (DPA) | Client Profile

# Explore how DPA could have worked for a client with cash on the sidelines



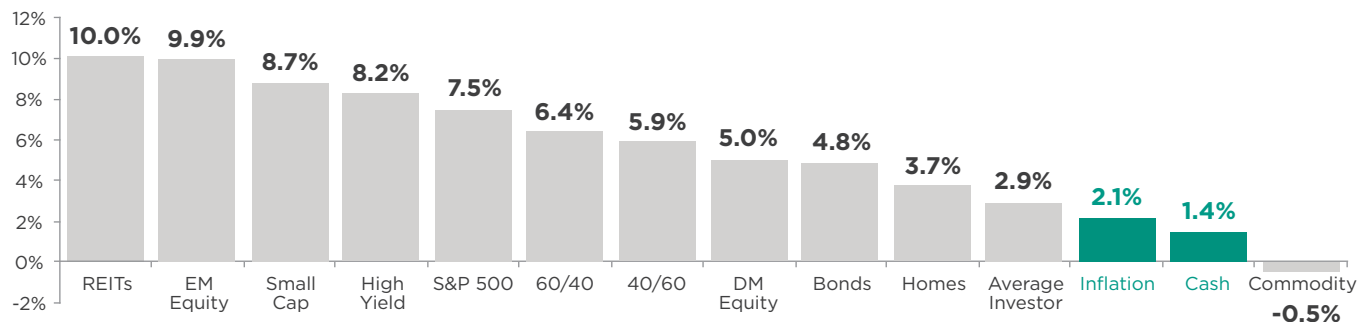
**John, Age 70:**  
Has a large portion of cash on the sidelines

**Retirement horizon:**  
Retired 5 years ago



**Background:** Like many Americans right now, John is fearful of market risks and has a significant portion of his assets on the sidelines.<sup>1</sup> He enjoyed the bull market leading up to his retirement 5 years ago but now fears the market has become too volatile for his risk tolerance. With his qualified assets sitting in cash, John’s retirement savings are at risk of being outpaced by inflation, and he is looking for an alternative to grow and protect his assets.

## 20-year annualized returns by asset class (2001-2020)

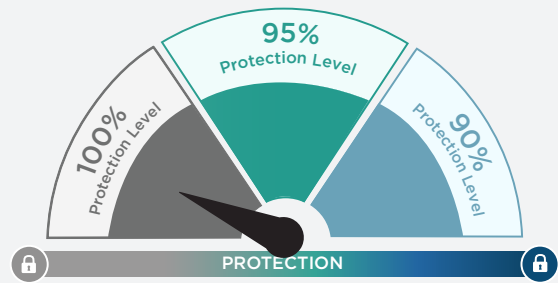


<sup>1</sup> “There’s nearly \$5 trillion parked in money markets as many investors are still afraid of stocks” CNBC June  
Source: J.P. Morgan Guide to the Markets, 1Q 2022.



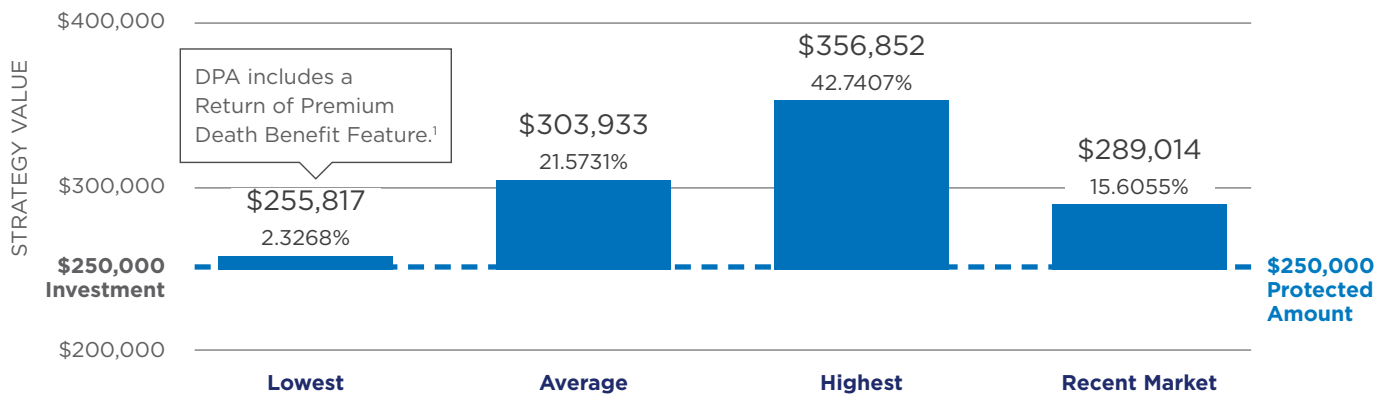
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**Solution:** John’s financial advisor recommends DPA for its defined level of protection and market growth opportunities. John invests \$250,000 of qualified funds in a DPA strategy with 100% Protection Level. Not only does DPA provide the potential to alleviate some of John’s inflation concerns due to the uncapped growth strategies, but he also maintains the protection he desires by knowing he can’t lose money due to the market. Below is a chart that shows the most recent, average, and highest performances for this DPA allocation.

### S&P 500 Average Daily Risk Control 10% Index Strategy B



The values shown are hypothetical, for informational purposes only and are intended to show the mechanics of the crediting strategies available with the Nationwide Defined Protection Annuity. There is no assurance that the investment objective(s) will be achieved.

This example uses the current crediting factors available. Crediting factors would have varied across the historical time periods shown. \$250,000 Purchase Payment in Nationwide Defined Protection Annuity with 100% allocation to a Strategy with 100% Protection Level, 3-years Strategy Term, 100% Participation Rate and a 0% Strategy Spread in the S&P 500 Average Daily Risk Control 10% Index. Rates and spreads are subject to change. Past Performance is not an indication of future results.

<sup>1</sup> If the Annuitant and Co-Annuitant (if applicable) are both age 75 or younger on the application sign date, the Return of Premium (ROP) Death Benefit is automatically added to the contract. Under the Return of Premium Death Benefit, the Death Benefit is equal to the greater of the Contract Accumulation Value (CAV), or the purchase payment amount adjusted proportionately for any withdrawals.



**Contact your wholesaler or the Annuity Solutions Center at 1-800-321-6064 to find out more about the powerful opportunities available with the Nationwide Defined Protection® Annuity.**

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.

Nationwide Defined Protection is an individual single purchase payment deferred annuity with index-linked strategies issued by Nationwide Life Insurance Company, Columbus, Ohio. The general distributor is Nationwide Investment Services Corporation, member FINRA. Please note, the contract does not directly participate in any stock or equity investments. Withdrawals are subject to income tax, and withdrawals before age 59½ may be subject to a 10% early withdrawal federal tax penalty. The contract prospectus contains information about the contract’s features, risks, charges, and expenses. Prospectuses are available from Nationwide. Clients should read the prospectus carefully before investing.

When evaluating the purchase of an annuity, your clients should be aware that 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. Please read the contract for complete details. Withdrawals are subject to income tax, and withdrawals before age 59½ may be subject to a 10% early withdrawal federal tax penalty.

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

Nationwide Defined Protection Annuity does not directly participate in any stock, equity investments or index. It is not possible to invest directly in an index. Please consult the prospectus for more information on the available index options.

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