

# Nationwide Platinum III<sup>®</sup>

A single purchase payment, deferred fixed annuity



Issued by Nationwide Life and Annuity Insurance Company  
Nationwide Life Insurance Company (in New York)



**Nationwide<sup>®</sup>**  
*On Your Side<sup>SM</sup>*

# Build a solid financial foundation

Financial choices can be overwhelming, so is it any wonder most of us spend more time planning our next vacation than our retirement?

The irony is that most of us already may know how we want to spend retirement, we just don't know how to get from here (today) to there (the future).

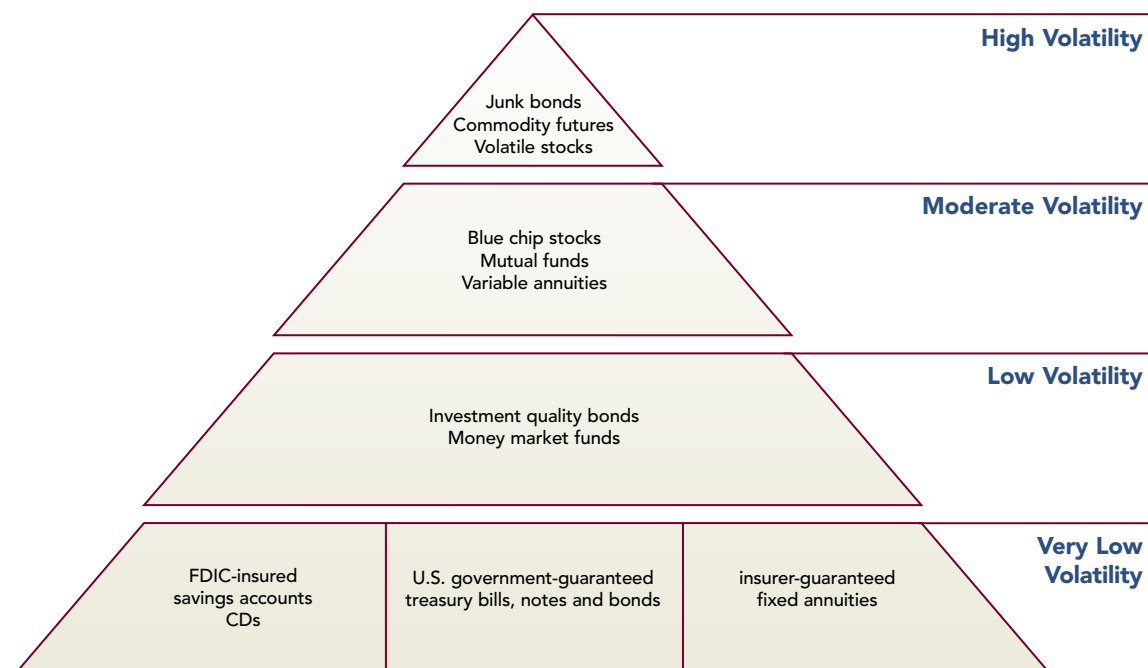
Getting started is always the hardest part. With all the possible places to put your money, where do you begin? Working with an investment professional, you can build your retirement plan from the ground up.

That's why establishing a solid financial foundation is important. Nationwide Platinum III<sup>®</sup>, a single purchase payment, deferred fixed annuity from Nationwide Life and Annuity Insurance Company (Nationwide Life Insurance Company in New York), can help anchor your portfolio with guaranteed growth and protect the money you put into the annuity contract.

A guaranteed fixed annuity, like Platinum III, can be one of the building blocks of a solid financial base.

Please note that all guarantees discussed in this brochure are backed by the financial strength and subject to the claims-paying of Nationwide Life and Annuity Insurance Company (Nationwide Life Insurance Company in New York).

## Pyramid of financial alternatives



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

## Enjoy the stability of your financial choices

Nationwide Platinum III® is designed for individuals who are looking for a conservative option that offers stability, steady growth, preservation and protection of principal.

But that is just part of the story. Platinum III is a potential way to help keep you independent and in control of your financial options through:

- Preservation of principal
- Tax deferral
- Guaranteed income for life

Keep in mind that annuities have limitations and if you make a withdrawal it may be subject to a surrender charge and ordinary income taxes. If you make a withdrawal prior to age 59½, a 10% tax penalty may apply.

In addition, federal tax laws are complex and subject to change. The information in this brochure is based on current interpretations of the law. Neither the company nor its representatives give legal or tax advice.

## 100% protection of principal

Backed by the financial strength and subject to the claims-paying ability of Nationwide Life and Annuity Insurance Company (Nationwide Life Insurance Company in New York), Platinum III offers principal and interest-rate guarantees.

That means you can expect predictable, steady earnings growth as well as a money-back guarantee. And Nationwide® guarantees you'll never get back less than what you put into Platinum III, less any prior withdrawals.



# Keep control of your money

Nationwide Platinum III® guarantees you control of your money by offering you:

- Access to your money
- Beneficiary protection
- Tax deferral and compounding interest

## Access to your money

Although tax deferral allows for greater potential growth the longer your money stays in Nationwide Platinum III®, there are various ways to get to your money if you need it.

Because no one knows what may happen in the future, Platinum III has options to access your money to help keep you independent. With Platinum III, you may be able to help offset the costs of medical expenses, home repair or use the money to travel.

Keep in mind that withdrawals may be subject to surrender charges and income taxes. If withdrawals are made prior to age 59½, a 10% tax penalty may apply.

## Protect your family and help avoid probate

Peace of mind comes from knowing the plans you make today will benefit your family tomorrow.

Platinum III can help you protect your beneficiaries with a death benefit that goes directly to your named beneficiary. Platinum III helps avoid the cost and delays of a potentially difficult probate process, saving time and money for your family. As with most assets transferable at death, annuity proceeds may be subject to tax.



## The power of tax deferral and compounding interest

Platinum III offers tax-deferred advantages so you pay no tax while your interest is compounding. Tax deferral allows you to postpone the tax due on your earned interest until you choose to withdraw it. And any expense you control, you can minimize.

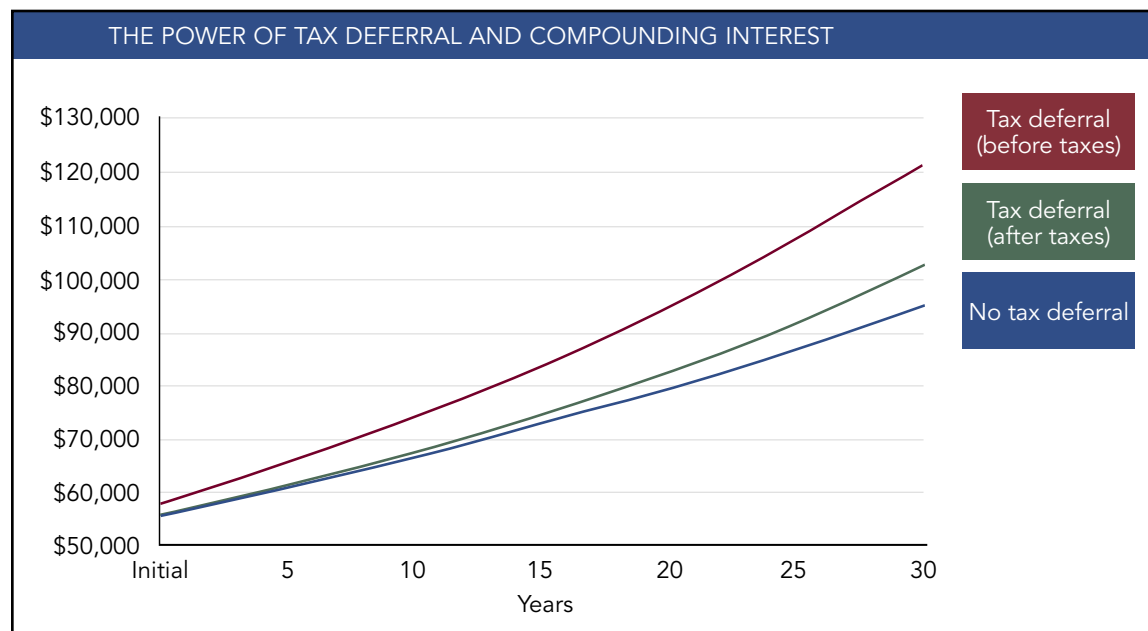
With Platinum III, you determine when and how it is most appropriate for you to fulfill your tax obligation. You may actually lower your tax bill by protecting your earned interest until after retirement.

Due to compounding interest and tax deferral, your annuity contract has the potential to experience increased growth in three ways:

- Your principal earns interest
- Your interest earns interest
- Money you would have paid in taxes continues to grow tax deferred

It is important to note that federal tax laws are complex and subject to change. The information in this brochure is based on current interpretations of the law. Neither the company nor its representatives give legal or tax advice.

Note the difference tax deferral and compounding interest can make in the following graph:



Year	Tax deferral (before taxes)	Tax deferral (after taxes)	No tax deferral
5	\$57,964	\$55,814	\$55,720
10	\$67,196	\$62,553	\$62,095
15	\$77,898	\$70,366	\$69,198
20	\$90,306	\$79,423	\$77,115
25	\$104,689	\$89,923	\$85,937
30	\$121,363	\$102,095	\$95,768

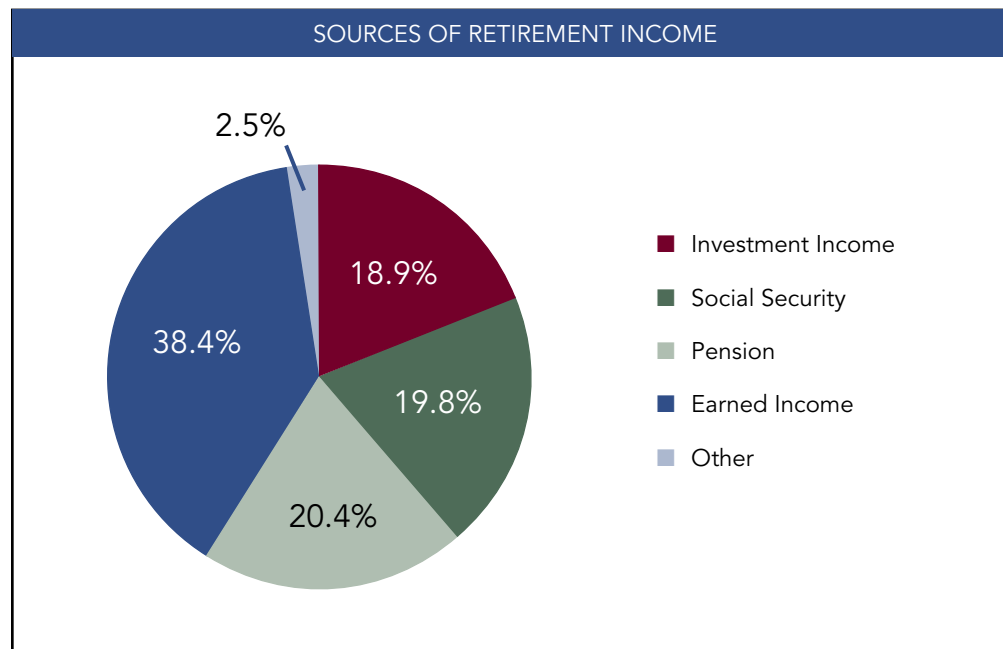
Assumptions: 1) Initial purchase payment of \$50,000. 2) Annual interest rate is 3% for each year. 3) 27% federal income taxes, which vary by individual. This hypothetical illustration is not meant to serve as a projection or prediction. This graph is not intended to indicate the actual performance of Nationwide Platinum III®. This illustration does not include any early withdrawal charges, which may reduce the surrender value if reflected. Taxes are due upon distribution.

## Guaranteed income when you need it

Retirement in the 21st century could last one-fourth of your life or more.<sup>1</sup>

And, as we live longer and healthier lives than ever before, the possibility of outliving income is a growing concern.

It is also important to keep in mind that Social Security is currently not designed to be the primary source of retirement income.



This chart represents a breakdown of typical income sources for households with retirement income of \$20,000 or more per year.

Source: Ibbotson Associates Advisors, LLC (2005)

Nationwide Platinum III® offers you multiple payout options for income during retirement — whether you prefer one lump-sum payment, multiple payments over time or an income guaranteed to last your lifetime.

## Build your retirement on a secure foundation

In a world full of choices, building a secure financial plan starts with a strong foundation.

While attitudes change, trends come and go, economics shift and the unexpected—for better or worse—always exists right around the corner, Platinum III offers guaranteed protection of principal, tax deferral and steady growth, free of market volatility.

Platinum III may help keep you independent and in control of your money—whether you are just beginning to plan your retirement, are about to retire or already have.

With Platinum III, you have the tools to help build a foundation upon which you can grow.

<sup>1</sup> *Time to Retread* (retirees do volunteer work), Robert Otterbourg, Kiplinger.com (April 2000).

## The Nationwide® advantage

Picture a global company that puts your needs first.  
Picture innovative products and personalized strategies.  
Picture success.

That's the Nationwide® advantage.

Nationwide, a Fortune 100 company based on revenue, provides financial service products through its member company, Nationwide Financial®. For more than 70 years, Nationwide, through its subsidiaries, has dedicated itself to providing exceptional service and strategies customized for your use today, tomorrow and for the years ahead.



Nationwide Platinum III® is underwritten by Nationwide Life and Annuity Insurance Company (Nationwide Life Insurance Company in New York), Columbus, Ohio, a member of Nationwide Financial®.

Federal tax laws are complex and subject to change. The information in this brochure is based on current interpretations of the law. Neither the company nor its representatives give legal or tax advice.

Nationwide, the Nationwide Framemark, National Financial and Nationwide Platinum III are federally registered service marks of Nationwide Mutual Insurance Company. *On Your Side* is a service mark of Nationwide Mutual Insurance Company.

© 2004-2005. Nationwide Financial Services, Inc. All rights reserved.

Contract/Certificate: FHL-766, FHL-766-37, FHL-766-43, APO-6271-32

NFS-1221-D (01/06)