

# Nationwide Platinum V<sup>®</sup> Plus

A single purchase payment, deferred fixed annuity



Issued by Nationwide Life and Annuity Insurance Company



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

## Build a solid financial foundation

Planning for retirement can be overwhelming, so is it any wonder most of us spend more time preparing for 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).

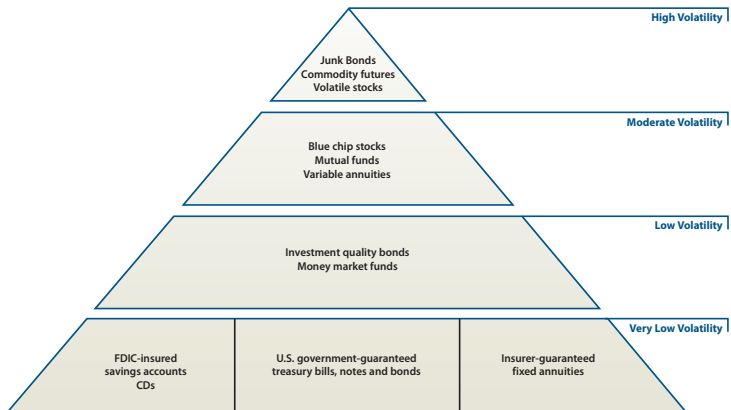
Getting started is always the hardest part. With all the possible choices, where do you begin? Working with an investment professional, you can build your retirement plan from the ground up.

That's why establishing a solid financial foundation is important. Nationwide Platinum V<sup>®</sup> Plus, a single premium, guaranteed fixed annuity from Nationwide Life and Annuity Insurance Company, can help anchor your portfolio with guaranteed growth and protect your money.

A guaranteed fixed annuity, like Platinum V Plus, is one of the building blocks of a solid financial base. With a sturdy foundation in place, you can diversify with other more aggressive options.

Please note that all guarantees discussed in this brochure are backed by the claims-paying ability of the issuing insurance company.

### TYPES OF FINANCIAL OPTIONS



• 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 a fixed annuity

Nationwide Platinum V<sup>®</sup> Plus is designed for people who are looking for a conservative option that offers stability, steady growth and a guarantee against loss of principal.

But that is just part of the story. Platinum V Plus also helps keep you independent and in control of your money through:

- Principal preservation
- Tax deferral
- Guaranteed income for life

Keep in mind that early withdrawals may be subject to surrender charges and if you make a withdrawal prior to age 59½, a 10% tax penalty will apply. In addition, tax laws are 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% guarantee of principal

Subject to the financial strength and claims-paying ability of Nationwide Life and Annuity Insurance Company, Platinum V Plus offers principal and interest-rate guarantees.

That means you can expect predictable, steady earnings growth, as well as a money-back guarantee. And Nationwide<sup>®</sup> guarantees you'll never get back less than what you put into Platinum V Plus, less any prior withdrawals. This 100% guarantee of principal is not applicable if the annuitant elects the optional waiver of purchase payment guarantee.



## Keep control of your money

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

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

### ACCESS TO YOUR MONEY

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

Because no one knows what may happen in the future, Platinum V Plus has options to access your money to help keep you independent. Although this is a long-term commitment, with Platinum V Plus, you may be able to access your money to help offset the costs of medical expenses, home repair or travel.

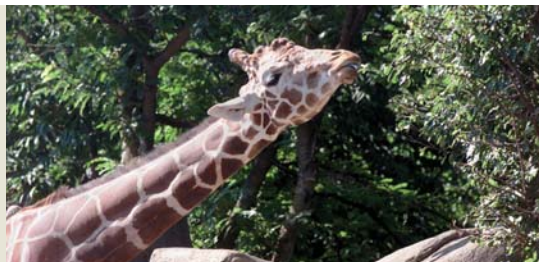
Keep in mind that withdrawals may be subject to surrender charges and income taxes. Withdrawals taken prior to age 59½ may also be subject to a 10% federal penalty tax and all taxable distributions at any age are subject to ordinary income tax. Also, all annuities have limitations, please consult your contract for details.

### PROTECT YOUR FAMILY AND AVOID PROBATE

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

Platinum V Plus can help you protect your beneficiaries with a death benefit that goes directly to your named beneficiary. Platinum V Plus may help you avoid the probate process, potentially saving time and money for your family.

Keep in mind, as with most assets transferable at death, annuity proceeds may be subject to tax. Also, all adjustments for amounts withdrawn will reduce the death benefit amount in the same proportion that the contract value was reduced on the date of withdrawal.



## THE POWER OF TAX DEFERRAL AND COMPOUNDING INTEREST

Unlike other conservative options, Nationwide Platinum V<sup>®</sup> Plus offers tax-deferred advantages so you pay no tax while your interest is compounding.

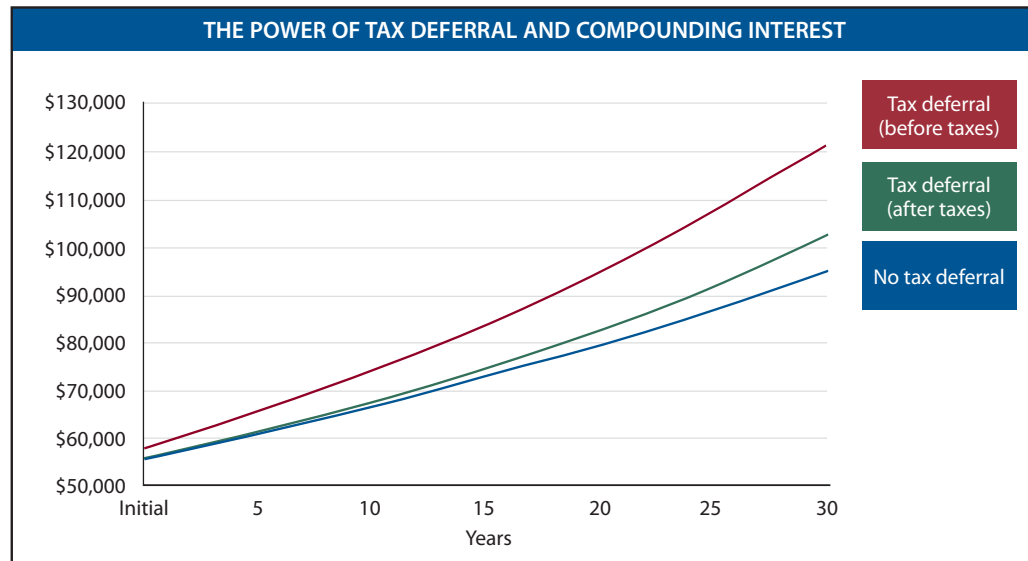
Tax deferral allows you to postpone the tax due on your earned interest until you choose to withdraw it. And any expense you control, you can help minimize.

Due to compounding interest and tax deferral, your money 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

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.

The following chart is an illustrative representation of the difference between tax deferral and compounding interest. The bottom line is you earn more money over a shorter period of time.



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

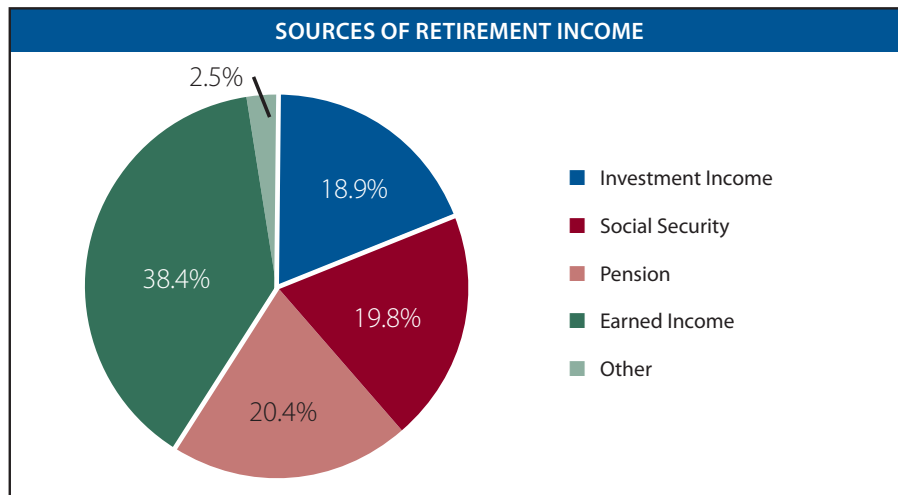
Assumptions: 1) Initial deposit of \$50,000. 2) Annual interest rate is 3% for each year. 3) 27% federal income taxes, which vary by individual. This hypothetical illustration is not meant to serve as a projection or prediction of any specific investment. This graph is not intended to indicate the actual performance of Nationwide Platinum V<sup>®</sup> Plus. If withdrawals are made prior to age 59½, a 10% tax penalty may apply. This illustration does not include any early withdrawal charges, which may reduce the surrender value if reflected. Taxes are due upon distribution. Variations in the renewal rate may affect return.

## Guaranteed income when you need it

According to the National Endowment for Financial Education, with good health, your retirement could last 30 years 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 was not designed to be the primary source of retirement income.



This chart represents an estimate of income sources for people age 65 years and older with retirement income of \$40,982 or more per year.

Source: Ibbotson Associates® Presentation Materials, (03/01/2006)

Nationwide Platinum V® Plus 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 options, 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 V Plus offers guaranteed protection of principal, tax deferral and steady growth, free of market volatility.

Platinum V Plus helps 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 V Plus, you have the tools to help build a foundation upon which you can grow.

<sup>1</sup> Can You Afford to Retire?, National Endowment for Financial Education, [www.aarp.org/money/financialplanning/sessionseven/can\\_you\\_afford\\_to\\_retire.html](http://www.aarp.org/money/financialplanning/sessionseven/can_you_afford_to_retire.html) (2005).



## From our family to yours

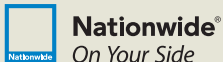
At first glance, we probably look like every big company out there.

True, we're one of the largest financial services companies in the world ... we're a Fortune 100 company with 35,000 associates.

But spend some time with us and you'll quickly see a difference — family is at the heart of all we do.

For more than 80 years, we've dedicated ourselves to helping families prepare for the future while helping them protect the things they care about today.

Welcome to the Nationwide® family. You're going to feel right at home.



Nationwide Platinum V® Plus is underwritten by Nationwide Life and Annuity Insurance Company, Columbus, Ohio, member of Nationwide Financial®.

Nationwide, the Nationwide framemark, Nationwide Platinum V, Nationwide Financial and On Your Side are federally registered service marks of Nationwide Mutual Insurance Company.

© 2004 – 2006, Nationwide Financial Services, Inc. All rights reserved.

Contract/Certificate: FAC-0100AO, FAC-0101AO, FAC-0100OR, FAC-0101TX

**In Oklahoma: FAC-0101OK**

NFM-0727AO.2 (08/06)