

# Learn the Advantages Of: Nationwide – Fixed Indexed Annuity


## An Educational Workshop

Presented by: James R. Grazioli - President  
Comprehensive Financial Group Inc.  
Financial Service Professional – 34 Yrs.

### ***A Discussion of:***

- 1. Guarantees: 20% Bonus Day 1 and 8% Simple Earnings Each Year for 10 Years or Until Income Starts, Whichever is First.***
- 2. Death Benefit: Contract Value Left to Your Beneficiaries – Avoiding Probate***
- 3. Contractual Guarantee: No Market Losses.***

# What to look for when selecting an *Insurance Company*

- ▶ Solvency (*Assets over Liabilities to meet all obligations*)
  - ▶ Liquid Assets (*To meet unforeseen emergency cash requirements that may arise*)
  - ▶ Capital & Surplus to Assets (*Capital & surplus divided by total assets*)
  - ▶ AM Best Rating (*Performance in Investment Quality, Policy Reserves, Cost Control, Management Experience*)
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**Nationwide®**  
is on your side

# Our work is —— TO MAKE SURE —— your work is rewarded.

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As you retire, you want a company that will be with you through all the years ahead. Nationwide® is a U.S.-based company with a financial foundation rooted in asset management and an 89-year history of strength and stability. Our proud mutual heritage and ongoing commitment to our communities help us put customers first. And we're committed to keeping every promise we make.

## Stable footing for your new adventure

As a Fortune 100 company with a diverse corporate portfolio, disciplined investment approach and long-term vision, we're able to navigate economic ups and downs. Our financial ratings regularly place us in the top 19% of insurance-based financial services companies for our risk management capabilities.<sup>1</sup>

**A+**  
A.M. Best

received 10/12/2002  
affirmed 3/19/15

**A1**  
Moody's


received 3/10/2009  
affirmed 9/12/2013

**A+**  
Standard & Poor's

received 12/22/2008  
reaffirmed 5/13/2014




# Nationwide Peak 10 FIXED INDEXED ANNUITY

- ▶ THE NEXT SEVERAL SLIDES WILL EXPLAIN THE NATIONWIDE PEAK 10 FIXED INDEXED ANNUITY
  - ▶ The Peak 10 Is Available for ages – Up to age 85.
  - ▶ The Peak 10 Provides The Following Guarantees For Income Purposes:
    - ▶ 20% - Bonus Day 1
    - ▶ Guaranteed Earnings – 8% Simple Interest Every Year for 10 Years or Until Income is Started, Whichever Comes First
    - ▶ No Market Losses of Principal or Earnings.
    - ▶ Only Participate in Index Market Gains
    - ▶ Death Benefit: Contract Value Paid to Beneficiaries
    - ▶ NEVER OUTLIVE YOUR MONEY – Pension Type Income, Single or Joint
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# **Next See A Sample Illustration of the Nationwide Peak 10 Index Annuity**

**Full Illustration Will Be Provided at Appointment**

- ▶ Male Age 60
  - ▶ Initial Deposit \$300,000 (Minimum Deposit \$25,000)
  - ▶ The Next Page shows the Minimum Guaranteed Lifetime Income (Pension type plan ) started at age 65. .
  - ▶ The Lifetime Income is \$31,500\*, and never goes down, and pays that amount for the life of the annuitant and pays the Death Benefit to the beneficiaries.
  - ▶ The total income payout at year 30 is \$819,000\*.
  - ▶ \* The Income is Guaranteed and not dependent on the market returns.
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Nationwide®

# Nationwide Peak® 10 Fixed Indexed Annuity

Featuring the Bonus Income + Rider

**Initial Deposit - \$300K Example**

Prepared For:  
Purchase Payment:  
Lifetime Withdrawals Start:  
Annual Average Earnings Rate:

Mr. Client - 60  
\$300,000  
Age 65  
0.68%<sup>7</sup>

**Minimum Deposit - \$25K**

## Most Recent 10 Years Repeated (Non-Guaranteed) Hypothetical Illustration Table<sup>1</sup>

This is one hypothetical outcome of the product's performance and not a guarantee of future results. Please review all hypothetical scenarios included.

Contract Year End	Age <sup>2</sup>	Earnings Growth Percentage	Contract Value	Surrender Value <sup>3</sup>	Death Benefit <sup>4</sup>	Bonus Income+ Income Benefit Base <sup>5</sup>	Lifetime Withdrawals <sup>6</sup>	Cumulative withdrawals
At Issue	60		\$300,000	\$273,000	\$300,000	\$360,000		
1	61	0.77%	\$302,316	\$275,027	\$302,316	\$388,800	\$0	\$0
2	62	1.83%	\$307,854	\$282,840	\$307,854	\$417,600	\$0	\$0
3	63	8.54%	\$334,151	\$310,017	\$334,151	\$446,400	\$0	\$0
4	64	-1.34%	\$329,687	\$308,846	\$329,687	\$475,200	\$0	\$0
Withdrawals Start – Lifetime Income								
5	65	8.45%	\$326,047	\$306,675	\$326,047	\$504,000	\$31,500	\$31,500
6	66	4.98%	\$310,770	\$295,311	\$310,770	\$504,000	\$31,500	\$63,000
7	67	3.27%	\$289,443	\$277,843	\$289,443	\$504,000	\$31,500	\$94,500
8	68	-1.74%	\$252,903	\$245,278	\$252,903	\$504,000	\$31,500	\$126,000
9	69	1.37%	\$224,857	\$220,335	\$224,857	\$504,000	\$31,500	\$157,500
10	70	0.14%	\$193,667	\$193,667	\$193,667	\$504,000	\$31,500	\$189,000
11	71	-0.62%	\$160,972	\$160,972	\$160,972	\$504,000	\$31,500	\$220,500
12	72	-0.08%	\$129,343	\$129,343	\$129,343	\$504,000	\$31,500	\$252,000
13	73	5.81%	\$105,360	\$105,360	\$105,360	\$504,000	\$31,500	\$283,500
14	74	-4.78%	\$68,820	\$68,820	\$68,820	\$504,000	\$31,500	\$315,000
15	75	2.13%	\$38,784	\$38,784	\$38,784	\$504,000	\$31,500	\$346,500
16	76	-7.07%	\$4,542	\$4,542	\$4,542	\$504,000	\$31,500	\$378,000
17	77	0.00%	\$0	\$0	\$0	\$504,000	\$31,500	\$409,500
18	78	0.00%	\$0	\$0	\$0	\$504,000	\$31,500	\$441,000
19	79	0.00%	\$0	\$0	\$0	\$504,000	\$31,500	\$472,500
20	80	0.00%	\$0	\$0	\$0	\$504,000	\$31,500	\$504,000
21	81	0.00%	\$0	\$0	\$0	\$504,000	\$31,500	\$535,500
22	82	0.00%	\$0	\$0	\$0	\$504,000	\$31,500	\$567,000
23	83	0.00%	\$0	\$0	\$0	\$504,000	\$31,500	\$598,500
24	84	0.00%	\$0	\$0	\$0	\$504,000	\$31,500	\$630,000
25	85	0.00%	\$0	\$0	\$0	\$504,000	\$31,500	\$661,500
26	86	0.00%	\$0	\$0	\$0	\$504,000	\$31,500	\$693,000

See next page for important information.

**Minimum Guaranteed  
Death Benefit**  
Can be higher with market returns  
**NO MARKET LOSSES EVER APPLIED**

**Minimum  
Lifetime Income**

**Cumulative  
Lifetime  
Income  
Never  
Decreases**



Nationwide®

# Nationwide Peak® 10 Fixed Indexed Annuity

Featuring the Bonus Income + Rider

Prepared For:  
Purchase Payment:  
Lifetime Withdrawals Start:  
Annual Average Earnings Rate:

Mr. Client - 60  
\$300,000  
Age 65  
0.68%<sup>7</sup>

## Most Recent 10 Years Repeated (Non-Guaranteed) Hypothetical Illustration Table<sup>1</sup>

This is one hypothetical outcome of the product's performance and not a guarantee of future results. Please review all hypothetical scenarios included.

Contract Year End	Age <sup>2</sup>	Earnings Growth Percentage	Contract Value	Surrender Value <sup>3</sup>	Death Benefit <sup>4</sup>	Bonus Income+ Income Benefit Base <sup>5</sup>	Lifetime Withdrawals <sup>6</sup>	Cumulative withdrawals
27	87	0.00%	\$0	\$0	\$0	\$504,000	\$31,500	\$724,500
28	88	0.00%	\$0	\$0	\$0	\$504,000	\$31,500	\$756,000
29	89	0.00%	\$0	\$0	\$0	\$504,000	\$31,500	\$787,500
30	90	0.00%	\$0	\$0	\$0	\$504,000	\$31,500	\$819,000

See Guaranteed Contract Minimum Illustration Table for product guaranteed rates.

**Annual Income** **Cumulative**

- <sup>1</sup> This illustration reflects the guarantees in the Peak 10 contract. With the exception of the "at issue" row, all values shown are as of contract year end. Once lifetime withdrawals have been elected, the annuitization option in your contract equals your lifetime withdrawal benefit payment.
- <sup>2</sup> Age shown is age of older annuitant. The lifetime withdrawal percentage used to determine the lifetime withdrawal is based upon the age of the determining life, or younger determining life if joint option is elected.
- <sup>3</sup> Surrender value includes Surrender Charges and assumes no Market Value Adjustment (MVA). An MVA is not applicable in all states.
- <sup>4</sup> Death Benefit shown is the greater of the Contract Value or surrender value.
- <sup>5</sup> The Income Benefit Base (during the accumulation phase and on the first day of the income phase) is the greater of the Contract Value or the Minimum Income Benefit Value.
- <sup>6</sup> Withdrawals greater than the lifetime income withdrawal amount will lower the income benefit base and future lifetime income withdrawal amounts proportionately. Withdrawals may reduce your death benefit and Contract Value; if a withdrawal reduces your death benefit, it will do so proportionately. The lifetime withdrawal percentage used to determine the lifetime withdrawals are based upon the age of the determining life, or younger determining life if joint option is elected.
- <sup>7</sup> The Annual Average Earnings rate is the compound annual growth rate that reflects the hypothetical weighted rate credited to the contract at the end of the term.

# Remember the Nature of **Procrastination**

People Don't Plan to Fail  
*They Fail to Plan*





# Thank You for Attending the Fixed Index Annuity Presentation

- ▶ What to do next?
  - ▶ If the concepts of the Nationwide Fixed Index Annuity make sense to you, then contact us to get a full illustration and begin the process.
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