

# 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: 30% Bonus Day 1 and 9.5% Compounded Earnings Each Year For Income Purposes, for 12 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 New Heights 10 FIXED INDEXED ANNUITY

- ▶ THE NEXT SEVERAL SLIDES WILL EXPLAIN THE NATIONWIDE New Heights 10 FIXED INDEXED ANNUITY
  - ▶ The Peak 10 Is Available for ages – Up to age 80.
  - ▶ The New Heights 10 Provides The Following Guarantees For Income Purposes:
    - ▶ 30% - Bonus Day 1
    - ▶ Guaranteed Earnings For Income Purposes – 9.5% Compound Interest Every Year for 12 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 New Heights 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 \$31,619\*, 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 \$790,475\*.
  - ▶ \* The Income is Guaranteed and not dependent on the market returns.
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## Nationwide New Heights® Select 10

Featuring the Nationwide High Point 365® Select Lifetime Income rider with Bonus

**Initial Deposit Example: \$300,000 (Minimum Deposit - \$25,000)**

Prepared for: Mr. Client - 60  
 Purchase Payment: \$300,000

### Guaranteed contract minimum (assumed 0%) illustration table<sup>15</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>16</sup>	Earnings Growth Percentage <sup>17</sup>	Daily Accumulation Value <sup>18</sup>	Contract value	Surrender value <sup>19</sup>	Death benefit <sup>20</sup>	High Point income benefit base <sup>21</sup>	Lifetime payout percentage <sup>16</sup>	Withdrawal & lifetime income <sup>22</sup>	Cumulative withdrawals
At issue	-	N/A	\$300,000	\$300,000	\$270,000	\$300,000	\$390,000	0.00%	-	-
1	60-61	0%	\$300,000	\$295,458	\$267,981	\$300,000	\$427,050	4.71%	-	-
2	61-62	0%	\$300,000	\$290,484	\$266,171	\$300,000	\$467,620	4.82%	-	-
3	62-63	0%	\$300,000	\$285,038	\$263,831	\$300,000	\$512,043	4.93%	-	-
4	63-64	0%	\$300,000	\$279,075	\$262,468	\$300,000	\$560,687	5.04%	-	-
5	64-65	0%	\$300,000	\$272,545	\$261,140	\$300,000	\$613,953	5.15%	-	-
6	65-66	0%	\$234,173	\$234,173	\$227,600	\$234,173	\$613,953	5.15%	\$31,619	\$31,619
7	66-67	0%	\$195,801	\$195,801	\$193,388	\$195,801	\$613,953	5.15%	\$31,619	\$63,238
8	67-68	0%	\$157,429	\$157,429	\$158,493	\$158,493	\$613,953	5.15%	\$31,619	\$94,857
9	68-69	0%	\$119,057	\$119,057	\$122,899	\$122,899	\$613,953	5.15%	\$31,619	\$126,476
10	69-70	0%	\$80,685	\$80,685	\$86,594	\$86,594	\$613,953	5.15%	\$31,619	\$158,095
11	70-71	0%	\$42,313	\$42,313	\$49,563	\$49,563	\$613,953	5.15%	\$31,619	\$189,714
12	71-72	0%	\$3,941	\$3,941	\$11,791	\$11,791	\$613,953	5.15%	\$31,619	\$221,333
13	72-73	0%	\$0	\$0	\$0	\$0	\$613,953	5.15%	\$31,619	\$252,952
14	73-74	0%	\$0	\$0	\$0	\$0	\$613,953	5.15%	\$31,619	\$284,571
15	74-75	0%	\$0	\$0	\$0	\$0	\$613,953	5.15%	\$31,619	\$316,190
16	75-76	0%	\$0	\$0	\$0	\$0	\$613,953	5.15%	\$31,619	\$347,809
17	76-77	0%	\$0	\$0	\$0	\$0	\$613,953	5.15%	\$31,619	\$379,428
18	77-78	0%	\$0	\$0	\$0	\$0	\$613,953	5.15%	\$31,619	\$411,047
19	78-79	0%	\$0	\$0	\$0	\$0	\$613,953	5.15%	\$31,619	\$442,666
20	79-80	0%	\$0	\$0	\$0	\$0	\$613,953	5.15%	\$31,619	\$474,285
21	80-81	0%	\$0	\$0	\$0	\$0	\$613,953	5.15%	\$31,619	\$505,904
22	81-82	0%	\$0	\$0	\$0	\$0	\$613,953	5.15%	\$31,619	\$537,523
23	82-83	0%	\$0	\$0	\$0	\$0	\$613,953	5.15%	\$31,619	\$569,142
24	83-84	0%	\$0	\$0	\$0	\$0	\$613,953	5.15%	\$31,619	\$600,761
25	84-85	0%	\$0	\$0	\$0	\$0	\$613,953	5.15%	\$31,619	\$632,380
26	85-86	0%	\$0	\$0	\$0	\$0	\$613,953	5.15%	\$31,619	\$663,999
27	86-87	0%	\$0	\$0	\$0	\$0	\$613,953	5.15%	\$31,619	\$695,618
28	87-88	0%	\$0	\$0	\$0	\$0	\$613,953	5.15%	\$31,619	\$727,237
29	88-89	0%	\$0	\$0	\$0	\$0	\$613,953	5.15%	\$31,619	\$758,856
30	89-90	0%	\$0	\$0	\$0	\$0	\$613,953	5.15%	\$31,619	\$790,475

Annuitization will occur on the Annuity Commencement Date and will be based on the annuitization value of \$31,619.

### Guaranteed Lifetime Income

<sup>15</sup> This illustration reflects the guarantees in the New Heights Select 10 contract. With the exception of the "at issue" row, all values shown are as of contract year end. Once lifetime income has been elected, one of the annuitization options in your contract is your lifetime income benefit payments.

<sup>16</sup> Client 1 is the annuitant/owner/covered life. The lifetime payout percentage used to determine the lifetime income is based upon the age of the covered life, or younger covered life if joint option is elected.

<sup>17</sup> Shows the guaranteed contract minimum earnings rate of 0% that is used to calculate the Daily Accumulation Value and credited to the contract at the end of each strategy term.

<sup>18</sup> Daily Accumulation Value is calculated daily within a strategy term based on the crediting factors. This illustration displays the Daily Accumulation Value at each contract year-end. **Refer to Definitions for more information on DAV.**

<sup>19</sup> Surrender value includes surrender charges and assumes no Market Value Adjustment (MVA). An MVA is not applicable in all states.


<sup>20</sup> Death Benefit shown is the greater of the Daily Accumulation Value or surrender value.

<sup>21</sup> The High Point Income Benefit Base (during the accumulation phase and on the first day of the income phase) is the greater of the Minimum Income Benefit Value or the Highest DAV.

<sup>22</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 payout percentage used to determine the lifetime income is based upon the age of the covered life, or younger covered life if joint option is elected.

# **Next See A Sample Illustration of the Nationwide New Heights 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 Death Benefit Based on the Most Recent Years of Earnings.
  - ▶ Not a Guaranteed Amount but a Contractual Guarantee of no Market Losses Applied.
  - ▶ The Lifetime Income is \$31,619\*, and never goes down, and pays that amount for the life of the annuitant and pays the Death Benefit to the beneficiaries.
  - ▶ \* The Income Is Guaranteed and not dependent on the market returns.
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**Nationwide®**  
is on your side

## Nationwide New Heights® Select 10

Featuring the Nationwide High Point 365® Select Lifetime Income rider with Bonus

Prepared for: Mr. Client - 60

Purchase Payment: \$300,000

Annual Average Earnings Rate: 4.98%<sup>23</sup>

**Shows Death Benefit with Earnings Based on Most Recent 10 Years, Not A Guaranteed Amount**

### Most recent 10 years repeated (non-guaranteed) hypothetical illustration table<sup>23</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>24</sup>	Earnings Growth Percentage <sup>25</sup>	Daily Accumulation Value <sup>26</sup>	Contract value	Surrender value <sup>27</sup>	Death benefit <sup>28</sup>	High Point income benefit base <sup>29</sup>	Lifetime payout percentage <sup>31</sup>	Withdrawals & lifetime income <sup>30</sup>	Cumulative withdrawals
At issue	-	N/A	\$300,000	\$300,000	\$270,000	\$300,000	\$390,000	0.00%	-	-
1	60-61	1.19%	\$300,000	\$298,986	\$271,180	\$300,000	\$427,050	4.71%	-	-
2	61-62	7.64%	\$316,687	\$316,687	\$290,180	\$316,687	\$467,620	4.82%	-	-
3	62-63	7.75%	\$335,681	\$335,681	\$310,706	\$335,681	\$512,043	4.93%	-	-
4	63-64	3.70%	\$342,031	\$342,031	\$319,765	\$342,031	\$560,687	5.04%	-	-
5	64-65	8.55%	\$364,604	\$364,604	\$344,259	\$364,604	\$613,953	5.15%	-	-
6	65-66	7.83%	\$353,264	\$353,264	\$336,837	\$353,264	\$613,953	5.15%	\$31,619	\$31,619
7	66-67	3.17%	\$326,099	\$326,099	\$313,968	\$326,099	\$613,953	5.15%	\$31,619	\$63,238
8	67-68	3.28%	\$297,657	\$297,657	\$289,352	\$297,657	\$613,953	5.15%	\$31,619	\$94,857
9	68-69	7.04%	\$278,193	\$278,193	\$273,018	\$278,193	\$613,953	5.15%	\$31,619	\$126,476
10	69-70	0.08%	\$240,440	\$240,440	\$240,440	\$240,440	\$613,953	5.15%	\$31,619	\$158,095
11	70-71	1.09%	\$204,312	\$204,312	\$204,312	\$204,312	\$613,953	5.15%	\$31,619	\$189,714
12	71-72	8.53%	\$181,431	\$181,431	\$181,431	\$181,431	\$613,953	5.15%	\$31,619	\$221,333
13	72-73	8.70%	\$157,561	\$157,561	\$157,561	\$157,561	\$613,953	5.15%	\$31,619	\$252,952
14	73-74	3.60%	\$123,963	\$123,963	\$123,963	\$123,963	\$613,953	5.15%	\$31,619	\$284,571
15	74-75	9.58%	\$95,867	\$95,867	\$95,867	\$95,867	\$613,953	5.15%	\$31,619	\$316,190
16	75-76	8.53%	\$64,020	\$64,020	\$64,020	\$64,020	\$613,953	5.15%	\$31,619	\$347,809
17	76-77	4.01%	\$27,988	\$27,988	\$27,988	\$27,988	\$613,953	5.15%	\$31,619	\$379,428
18	77-78	2.58%	\$0	\$0	\$0	\$0	\$613,953	5.15%	\$31,619	\$411,047
19	78-79	6.18%	\$0	\$0	\$0	\$0	\$613,953	5.15%	\$31,619	\$442,666
20	79-80	0.08%	\$0	\$0	\$0	\$0	\$613,953	5.15%	\$31,619	\$474,285
21	80-81	1.19%	\$0	\$0	\$0	\$0	\$613,953	5.15%	\$31,619	\$505,904
22	81-82	7.67%	\$0	\$0	\$0	\$0	\$613,953	5.15%	\$31,619	\$537,523
23	82-83	7.74%	\$0	\$0	\$0	\$0	\$613,953	5.15%	\$31,619	\$569,142
24	83-84	3.70%	\$0	\$0	\$0	\$0	\$613,953	5.15%	\$31,619	\$600,761
25	84-85	8.47%	\$0	\$0	\$0	\$0	\$613,953	5.15%	\$31,619	\$632,380
26	85-86	7.60%	\$0	\$0	\$0	\$0	\$613,953	5.15%	\$31,619	\$663,999
27	86-87	2.80%	\$0	\$0	\$0	\$0	\$613,953	5.15%	\$31,619	\$695,618
28	87-88	2.58%	\$0	\$0	\$0	\$0	\$613,953	5.15%	\$31,619	\$727,237
29	88-89	6.18%	\$0	\$0	\$0	\$0	\$613,953	5.15%	\$31,619	\$758,856
30	89-90	0.08%	\$0	\$0	\$0	\$0	\$613,953	5.15%	\$31,619	\$790,475

Annuitization will occur on the Annuity Commencement Date and will be based on the annuitization value of \$31,619.

### Death Benefit Based on Most Recent 10 Years Earnings, Not a Guaranteed Amount

<sup>23</sup> These illustrations aren't intended to reflect the performance of any available options or to predict or project future performance results. Your performance could be different than the hypothetical examples shown. With the exception of the "at issue" row, all values shown are as of contract year end. **Annual Average Earnings Rate** is a compound annual growth rate that reflects the hypothetical weighted average annual earnings rate credited to the contract at the end of each strategy term. Once lifetime income has been elected, one of the annuitization options in your contract is your lifetime income benefit payments.

<sup>24</sup> Client 1 is the annuitant/owner/covered life. The lifetime payout percentage used to determine the lifetime income is based upon the age of the covered life, or younger covered life if joint option is elected.

<sup>25</sup> Shows the hypothetical earnings rate for the most recent 10 year period ending 03/31/2025 that is used to calculate the Daily Accumulation Value and credited to the contract at the end of each strategy term.

<sup>26</sup> Daily Accumulation Value is calculated daily within a strategy term based on the crediting factors. This illustration displays the Daily Accumulation Value at each contract year-end. **Refer to Definitions for more information on DAV.**

<sup>27</sup> Surrender value includes surrender charges and assumes no Market Value Adjustment (MVA). An MVA is not applicable in all states.

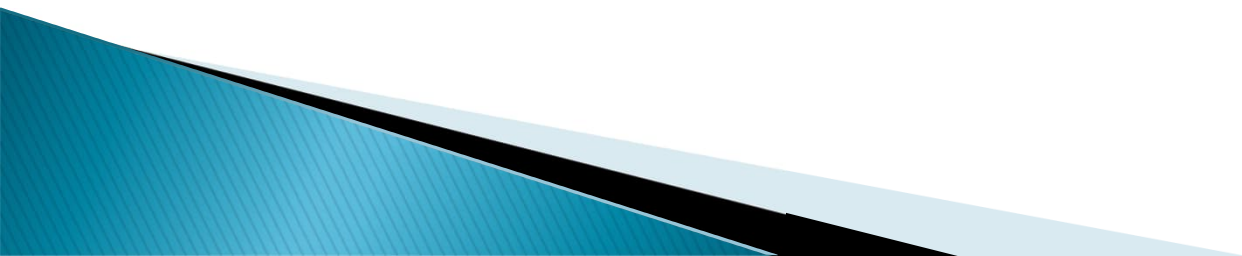
<sup>28</sup> Death Benefit shown is the greater of the Daily Accumulation Value or surrender value.

<sup>29</sup> The High Point Income Benefit Base (during the accumulation phase and on the first day of the income phase) is the greater of the Minimum Income Benefit Value or the Highest DAV.

<sup>30</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 payout percentage used to determine the lifetime income is based upon the age of the covered life, or younger covered life if joint option is elected.

# 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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