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: 25% Bonus Day 1 and 8% Simple Interest Earnings Each Year For Income Purposes, 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)*

Nationwide®
is on your side

Our work is
TO MAKE SURE
your work is rewarded.

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.[1]

Nationwide Peak 10
FIXED INDEXED ANNUITY

- THE NEXT SEVERAL SLIDES WILL EXPLAIN THE NATIONWIDE Peak10 FIXED INDEXED ANNUITY
- The Peak 10 Is Available for ages – Up to age 80.
- The Peak 10 Provides The Following Guarantees For Income Purposes:
- 25% - Bonus Day 1
- Guaranteed Earnings For Income Purposes – 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

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 $32,813*, 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 $853,125*.

- * The Income is Guaranteed and not dependent on the market returns.
- ** Can Start Income Immediately or at a later date.

Nationwide Peak® 10 Fixed Indexed Annuity

Featuring the Bonus Income + Rider

Prepared For: Mr. Client - 60
Purchase Payment: $300,000
Lifetime Withdrawals Start: Age 65

Initial Example Deposit $300,000 (Minimum Deposit = $25,000)

Guaranteed Contract Minimum Illustration Table[1]

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[2]	Earnings Growth Percentage[3]	Contract Value	Surrender Value[4]	Death Benefit[5]	Bonus Income+ Income Benefit Base[6]	Lifetime Withdrawals[7]	Cumulative withdrawals
At Issue	60		$300,000	$273,000	$300,000	$375,000		
1	61	-1.25%	$296,250	$269,503	$296,250	$405,000	$0	$0
2	62	-1.37%	$292,200	$268,450	$292,200	$435,000	$0	$0
3	63	-1.49%	$287,850	$267,047	$287,850	$465,000	$0	$0
4	64	-1.62%	$283,200	$265,285	$283,200	$495,000	$0	$0
Withdrawals Start – Lifetime Income								
5	65	-1.75%	$245,438	$230,345	$245,438	$525,000	$32,813	$32,813
6	66	-2.14%	$207,375	$196,941	$207,375	$525,000	$32,813	$65,625
7	67	-2.53%	$169,313	$162,488	$169,313	$525,000	$32,813	$98,438
8	68	-3.10%	$131,250	$127,273	$131,250	$525,000	$32,813	$131,250
9	69	-4.00%	$93,188	$91,298	$93,188	$525,000	$32,813	$164,063
10	70	-5.63%	$55,125	$55,125	$55,125	$525,000	$32,813	$196,875
11	71	-9.52%	$17,063	$17,063	$17,063	$525,000	$32,813	$229,688
12	72	0.00%	$0	$0	$0	$525,000	$32,813	$262,500
13	73	0.00%	$0	$0	$0	$525,000	$32,813	$295,313
14	74	0.00%	$0	$0	$0	$525,000	$32,813	$328,125
15	75	0.00%	$0	$0	$0	$525,000	$32,813	$360,938
16	76	0.00%	$0	$0	$0	$525,000	$32,813	$393,750
17	77	0.00%	$0	$0	$0	$525,000	$32,813	$426,563
18	78	0.00%	$0	$0	$0	$525,000	$32,813	$459,375
19	79	0.00%	$0	$0	$0	$525,000	$32,813	$492,188
20	80	0.00%	$0	$0	$0	$525,000	$32,813	$525,000
21	81	0.00%	$0	$0	$0	$525,000	$32,813	$557,813
22	82	0.00%	$0	$0	$0	$525,000	$32,813	$590,625
23	83	0.00%	$0	$0	$0	$525,000	$32,813	$623,438
24	84	0.00%	$0	$0	$0	$525,000	$32,813	$656,250
25	85	0.00%	$0	$0	$0	$525,000	$32,813	$689,063
26	86	0.00%	$0	$0	$0	$525,000	$32,813	$721,875

See next page for important information.

Guaranteed Lifetime Income

Guaranteed Contract Minimum Illustration Table[1]

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[2]	Earnings Growth Percentage[3]	Contract Value	Surrender Value[4]	Death Benefit[5]	Bonus Income+ Income Benefit Base[6]	Lifetime Withdrawals[7]	Cumulative withdrawals
27	87	0.00%	$0	$0	$0	$525,000	$32,813	$754,688
28	88	0.00%	$0	$0	$0	$525,000	$32,813	$787,500
29	89	0.00%	$0	$0	$0	$525,000	$32,813	$820,313
30	90	0.00%	$0	$0	$0	$525,000	$32,813	$853,125

[1] 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.

[2] 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.

[3] Shows the guaranteed contract minimum earnings rate of 0% credited to the contract at the end of each account term.

[4] Surrender value includes Surrender Charges and assumes no Market Value Adjustment (MVA). An MVA is not applicable in all states.

[5] Death Benefit shown is the greater of the Contract Value or surrender value.

[6] 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.

[7] 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.

[8] 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.

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 Lifetime Income (Pension Type) Based on the Most Recent Years of Earnings.
- Not a Guaranteed Amount but a Contractual Guarantee of no Market Losses Appllied.
- The Lifetime Income starts at $33,036*. It can increase from market returns but will never go down, from Market losses, and pays that amount for the life of the annuitant and pays the Death Benefit to the beneficiaries.
- See Income at Year 20, it increase to $43,734 per year for life.*
- The Total Cumulative Income Payout at year 30 is $1,115,239.

- * The Income is Guaranteed to start at a minimum of $37,059 and can increase from market returns and no losses ever applied. Increase example based on last 10 years and not a guarantee of future results.

Initial Deposit Example: $300,000 (Minimum Deposit = $25,000)

Most Recent 10 Years Repeated (Non-Guaranteed) Hypothetical Illustration Table[1]

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[2]	Earnings Growth Percentage	Contract Value	Surrender Value[3]	Death Benefit[4]	Bonus Income+ Income Benefit Base[5]	Lifetime Withdrawals[6]	Cumulative withdrawals
At Issue	60		$300,000	$273,000	$300,000	$375,000		
1	61	-1.25%	$296,250	$269,503	$296,250	$405,000	$0	$0
2	62	29.98%	$385,067	$353,795	$385,067	$435,000	$0	$0
3	63	-1.13%	$380,717	$353,227	$380,717	$465,000	$0	$0
4	64	30.96%	$498,580	$467,096	$498,580	$498,580	$0	$0
Withdrawals Start – Lifetime Income								
5	65	-1.00%	$460,558	$433,836	$460,558	$528,580	$33,036	$33,036
6	66	29.52%	$559,238	$532,335	$559,238	$596,520	$37,283	$70,319
7	67	-1.07%	$515,990	$496,018	$515,990	$596,520	$37,283	$107,601
8	68	-1.16%	$472,742	$458,931	$472,742	$596,520	$37,283	$144,884
9	69	-1.26%	$429,494	$421,066	$429,494	$596,520	$37,283	$182,166
10	70	17.26%	$466,334	$466,334	$466,334	$596,520	$37,283	$219,449
11	71	-1.28%	$423,086	$423,086	$423,086	$596,520	$37,283	$256,731
12	72	30.59%	$515,245	$515,245	$515,245	$596,520	$37,283	$294,014
13	73	-1.16%	$471,998	$471,998	$471,998	$596,520	$37,283	$331,296
14	74	31.75%	$583,011	$583,011	$583,011	$621,878	$38,867	$370,164
15	75	-1.07%	$537,924	$537,924	$537,924	$621,878	$38,867	$409,031
16	76	30.08%	$656,007	$656,007	$656,007	$699,741	$43,734	$452,765
17	77	-1.07%	$605,276	$605,276	$605,276	$699,741	$43,734	$496,499
18	78	-1.16%	$554,545	$554,545	$554,545	$699,741	$43,734	$540,232
19	79	-1.26%	$503,814	$503,814	$503,814	$699,741	$43,734	$583,966
20	80	18.06%	$551,061	$551,061	$551,061	$699,741	$43,734	$627,700
21	81	-1.27%	$500,329	$500,329	$500,329	$699,741	$43,734	$671,434
22	82	31.25%	$612,928	$612,928	$612,928	$699,741	$43,734	$715,168
23	83	-1.14%	$562,197	$562,197	$562,197	$699,741	$43,734	$758,902
24	84	32.58%	$698,784	$698,784	$698,784	$745,369	$46,586	$805,487
25	85	-1.07%	$644,744	$644,744	$644,744	$745,369	$46,586	$852,073
26	86	30.61%	$789,498	$789,498	$789,498	$842,131	$52,633	$904,706

See next page for important information.

Increasing Lifetime Income

Not a Guaranteed Amount - Based On Last 10 Years Returns

Contractual Guarantee - Never a Decrease in Income - Only Potential Increases

Nationwide

Nationwide Peak® 10 Fixed Indexed Annuity

Featuring the Bonus Income + Rider

Prepared For: Mr. Client - 60
Purchase Payment: $300,000
Lifetime Withdrawals Start: Age 65
Annual Average Earnings Rate: 9.44%[7]

Most Recent 10 Years Repeated (Non-Guaranteed) Hypothetical Illustration Table[1]

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[2]	Earnings Growth Percentage	Contract Value	Surrender Value[3]	Death Benefit[4]	Bonus Income+ Income Benefit Base[5]	Lifetime Withdrawals[6]	Cumulative withdrawals
27	87	-1.07%	$728,443	$728,443	$728,443	$842,131	$52,633	$957,339
28	88	-1.16%	$667,389	$667,389	$667,389	$842,131	$52,633	$1,009,972
29	89	-1.26%	$606,334	$606,334	$606,334	$842,131	$52,633	$1,062,605
30	90	18.80%	$667,689	$667,689	$667,689	$842,131	$52,633	$1,115,239

Annuitization will occur on the Annuity Commencement Date and will be based on the annuitization value of $667,689.

LIfetime Pension Type Income

See Guaranteed Contract Minimum Illustration Table for product guaranteed rates.

1 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.

2 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.

3 Surrender value includes Surrender Charges and assumes no Market Value Adjustment (MVA). An MVA is not applicable in all states.

4 Death Benefit shown is the greater of the Contract Value or surrender value.

5 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.

6 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.

7 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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