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 65
- Initial Deposit $300,000 (Minimum Deposit $25,000) – Waiting one year then starting the Lifetime Income (Pension Type Plan)
- The Next Page shows the Lifetime Income (Pension Type) Based on the Most Recent 10 Years of Earnings.
- Not a Guaranteed Amount but a Contractual Guarantee of no Market Losses Ever Applied
- With index market returns, The Lifetime Income starts at $25,313*. 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 increased to $31,680.*
- The Total Cumulative Income Payout at year 30 is $910,491

- * This example is based on last 10 years of index returns and not a guarantee of future results.

Nationwide Peak® 10 Fixed Indexed Annuity

Featuring the Bonus Income + Rider

Prepared For:	Mr. Client - 65
Purchase Payment:	$300,000
Lifetime Withdrawals Start:	Age 66
Annual Average Earnings Rate:	9.42%[7]

Initial Example Deposit - $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	65		$300,000	$273,000	$300,000	$375,000		
Withdrawals Start – Lifetime Income								
1	66	-1.25%	$270,938	$244,191	$270,938	$405,000	$25,313	$25,313
2	67	29.82%	$326,425	$297,852	$326,425	$405,000	$25,313	$50,625
3	68	-1.24%	$297,062	$273,779	$297,062	$405,000	$25,313	$75,938
4	69	30.78%	$363,190	$338,651	$363,190	$405,000	$25,313	$101,250
5	70	-1.12%	$333,828	$314,379	$333,828	$405,000	$25,313	$126,563
6	71	29.44%	$405,102	$385,611	$405,102	$432,109	$27,007	$153,569
7	72	-1.07%	$373,774	$359,307	$373,774	$432,109	$27,007	$180,576
8	73	-1.16%	$342,446	$332,442	$342,446	$432,109	$27,007	$207,583
9	74	-1.26%	$311,118	$305,012	$311,118	$432,109	$27,007	$234,590
10	75	17.26%	$337,804	$337,804	$337,804	$432,109	$27,007	$261,596
11	76	-1.28%	$306,476	$306,476	$306,476	$432,109	$27,007	$288,603
12	77	30.59%	$373,235	$373,235	$373,235	$432,109	$27,007	$315,610
13	78	-1.16%	$341,907	$341,907	$341,907	$432,109	$27,007	$342,617
14	79	31.75%	$422,322	$422,322	$422,322	$450,477	$28,155	$370,772
15	80	-1.07%	$389,663	$389,663	$389,663	$450,477	$28,155	$398,926
16	81	30.08%	$475,200	$475,200	$475,200	$506,880	$31,680	$430,606
17	82	-1.07%	$438,451	$438,451	$438,451	$506,880	$31,680	$462,286
18	83	-1.16%	$401,703	$401,703	$401,703	$506,880	$31,680	$493,966
19	84	-1.26%	$364,954	$364,954	$364,954	$506,880	$31,680	$525,646
20	85	18.06%	$399,179	$399,179	$399,179	$506,880	$31,680	$557,327
21	86	-1.27%	$362,430	$362,430	$362,430	$506,880	$31,680	$589,007
22	87	31.25%	$443,994	$443,994	$443,994	$506,880	$31,680	$620,687
23	88	-1.14%	$407,246	$407,246	$407,246	$506,880	$31,680	$652,367
24	89	32.58%	$506,186	$506,186	$506,186	$539,932	$33,746	$686,112
25	90	-1.07%	$467,041	$467,041	$467,041	$539,932	$33,746	$719,858
26	91	30.61%	$571,898	$571,898	$571,898	$610,025	$38,127	$757,985

See next page for important information.

Increasing Lifetime Pension Type Income

Not a Guaranteed Increasing Amount: Based On the Last 10 Years of 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 - 65
Purchase Payment:	$300,000
Lifetime Withdrawals Start:	Age 66
Annual Average Earnings Rate:	9.42%[7]

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

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	92	-1.07%	$527,671	$527,671	$527,671	$610,025	$38,127	$796,111
28	93	-1.16%	$483,445	$483,445	$483,445	$610,025	$38,127	$834,238
29	94	-1.26%	$439,218	$439,218	$439,218	$610,025	$38,127	$872,364
30	95	18.80%	$483,662	$483,662	$483,662	$610,025	$38,127	$910,491

Annuitization will occur on the Annuity Commencement Date and will be based on the annuitization value of $483,662.

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.

Next See A Sample Illustration of the Nationwide Peak 10 Index Annuity

Full Illustration Will Be Provided at Appointment

- Male Age 65
- Initial Deposit $300,000 (Minimum Deposit $25,000) - Waiting one year then starting the Lifetime Income (Pension Type Plan)

- The Next Page shows the Minimum Guaranteed Lifetime Income (Pension type plan) started at age 66 Assuming there are Zero Index Market Returns for all years. (Even though this has never happened)
- The Lifetime Income is $25,313*, 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 $759,375*.

- * The Minimum Income is Guaranteed, and assumes no market returns

Nationwide

Nationwide Peak® 10 Fixed Indexed Annuity

Featuring the Bonus Income + Rider

Prepared For:	Mr. Client - 65
Purchase Payment:	$300,000
Lifetime Withdrawals Start:	Age 66

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	65		$300,000	$273,000	$300,000	$375,000		
Withdrawals Start – Lifetime Income								
1	66	-1.25%	$270,938	$244,191	$270,938	$405,000	$25,313	$25,313
2	67	-1.49%	$241,575	$219,875	$241,575	$405,000	$25,313	$50,625
3	68	-1.68%	$212,213	$195,155	$212,213	$405,000	$25,313	$75,938
4	69	-1.91%	$182,850	$169,980	$182,850	$405,000	$25,313	$101,250
5	70	-2.21%	$153,488	$144,218	$153,488	$405,000	$25,313	$126,563
6	71	-2.64%	$124,125	$117,868	$124,125	$405,000	$25,313	$151,875
7	72	-3.26%	$94,763	$90,932	$94,763	$405,000	$25,313	$177,188
8	73	-4.27%	$65,400	$63,408	$65,400	$405,000	$25,313	$202,500
9	74	-6.19%	$36,038	$35,297	$36,038	$405,000	$25,313	$227,813
10	75	-11.24%	$6,675	$6,675	$6,675	$405,000	$25,313	$253,125
11	76	0.00%	$0	$0	$0	$405,000	$25,313	$278,438
12	77	0.00%	$0	$0	$0	$405,000	$25,313	$303,750
13	78	0.00%	$0	$0	$0	$405,000	$25,313	$329,063
14	79	0.00%	$0	$0	$0	$405,000	$25,313	$354,375
15	80	0.00%	$0	$0	$0	$405,000	$25,313	$379,688
16	81	0.00%	$0	$0	$0	$405,000	$25,313	$405,000
17	82	0.00%	$0	$0	$0	$405,000	$25,313	$430,313
18	83	0.00%	$0	$0	$0	$405,000	$25,313	$455,625
19	84	0.00%	$0	$0	$0	$405,000	$25,313	$480,938
20	85	0.00%	$0	$0	$0	$405,000	$25,313	$506,250
21	86	0.00%	$0	$0	$0	$405,000	$25,313	$531,563
22	87	0.00%	$0	$0	$0	$405,000	$25,313	$556,875
23	88	0.00%	$0	$0	$0	$405,000	$25,313	$582,188
24	89	0.00%	$0	$0	$0	$405,000	$25,313	$607,500
25	90	0.00%	$0	$0	$0	$405,000	$25,313	$632,813
26	91	0.00%	$0	$0	$0	$405,000	$25,313	$658,125

See next page for important information.

Guaranteed Minimum 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	92	0.00%	$0	$0	$0	$405,000	$25,313	$683,438
28	93	0.00%	$0	$0	$0	$405,000	$25,313	$708,750
29	94	0.00%	$0	$0	$0	$405,000	$25,313	$734,063
30	95	0.00%	$0	$0	$0	$405,000	$25,313	$759,375

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.

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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