



# Invest for your retirement without all the risk

The Nationwide Peak<sup>®</sup> 10 fixed indexed annuity provides protection and growth potential.

[GET STARTED](#)

- Not a deposit • Not FDIC or NCUSIF insured
- Not guaranteed by the institution
- Not insured by any federal government agency • May lose value

Life and annuity products are issued by Nationwide Life and Annuity Insurance Company, Columbus, Ohio.

FAM-1298AO-AL.3 (01/24)



NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY



# Important to understand as you learn more

Nationwide and its representatives do not give legal or tax advice. An attorney or tax advisor should be consulted for answers to specific questions.

You can receive earnings when the underlying index goes up, but your principal and earnings are also protected from downturns. This means you won't lose principal or earnings based solely on negative index returns.

A fixed indexed annuity is not a stock market investment and does not directly participate in any stock or equity investment.

A fixed indexed annuity may be appropriate for those who want the opportunity to capture some upside potential while having a level of protection from market downturns.

Withdrawals taken before age 59½ may incur a 10% early withdrawal federal tax penalty in addition to ordinary income taxes; withdrawals may trigger surrender charges and market value adjustments. They may also reduce your death benefit and contract value.

Please keep in mind that annuities have limitations. They are designed for long-term retirement goals. They are not meant to be used as emergency funds, as income for day-to-day expenses or to fund short-term savings goals.

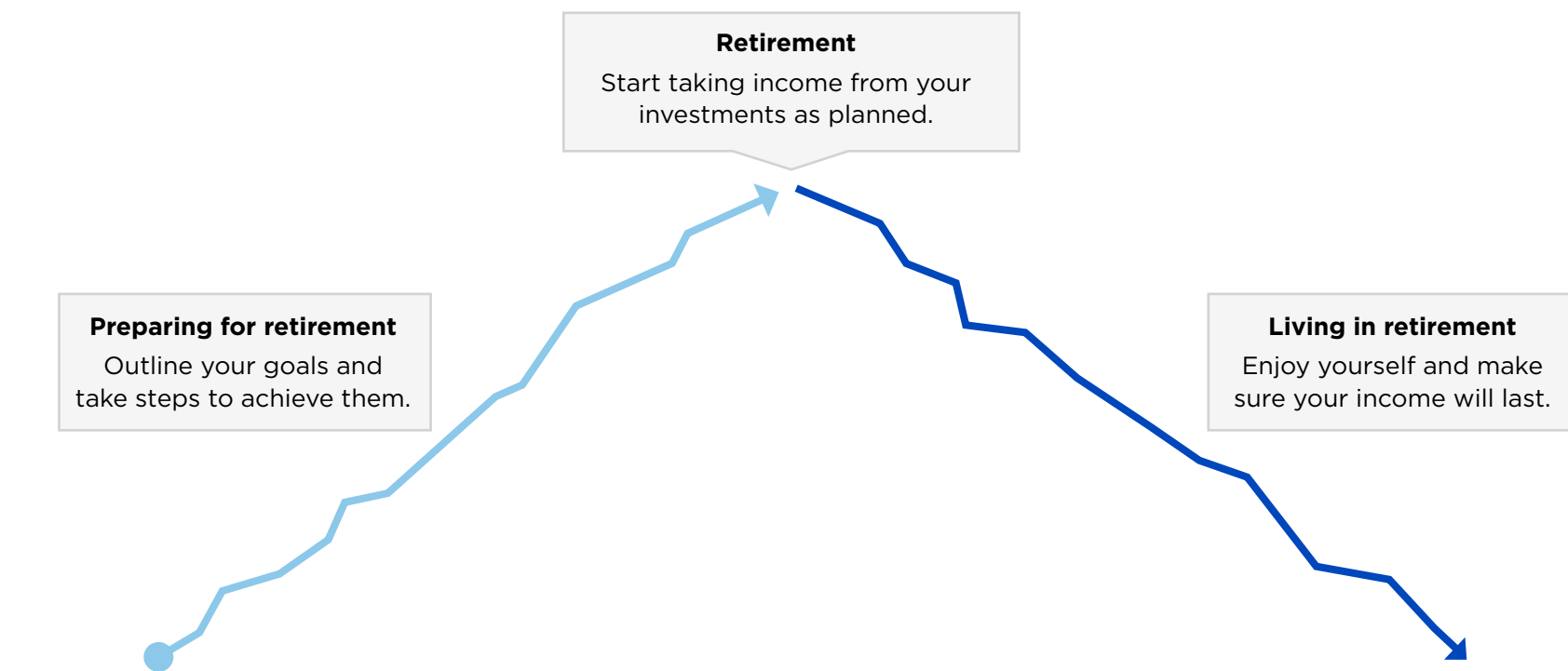


# We're ready to guide you on your journey

Preparing for and living in retirement is a journey. It requires careful planning, not only because your goals are specific to you, but also because you're going to encounter risks along the way, including:

{ **Inflation risk • Market risk • Income risk • Longevity risk** }

We designed the Nationwide Peak<sup>®</sup> 10 fixed indexed annuity to help you manage these risks, stay on the path to your goals and enjoy the retirement you've envisioned. Let's take a closer look.





# Protect your portfolio from inflation risk

Inflation risk refers to the way **inflation can reduce or outpace your investment returns**. If that happens, your portfolio will lose buying power and won't last as long during your retirement.

$$\{ \text{Investment return} - \text{Inflation rate} = \text{Real rate of return} \}$$

## HOW NATIONWIDE PEAK 10 MAY HELP

### Index options to help grow your retirement savings

To help counteract inflation risk, Nationwide Peak 10 has 4 index options designed to provide higher returns than traditional fixed investments may offer:



#### **BNPP Global H-Factor® Index**

Helps mitigate human bias by using data that is quantifiable to remove equities that have a high probability of losing value, to help keep volatility low and provide more stable and consistent returns.



**The J.P. Morgan Cycle<sup>SM</sup> Index** provides timely allocation between domestic-focused equities and bonds based on various factors, market conditions and the current phase of the business cycle.<sup>1</sup>



**AB Growth and Value Balanced Index<sup>SM</sup>** helps provide more consistent returns with dynamic equity exposure that rotates between growth and value, as well as bonds to help navigate interest rate changes.<sup>1</sup>



**The S&P 500® Index** is widely recognized as the leading indicator of the performance of the American economy, has nearly 70 years of history and consists of 500 large-cap, publicly traded companies.



**S&P 500® Daily Risk Control Index** provides access to the S&P 500® Index while limiting risk exposure to 5%, regardless of market conditions.

**Choose one of these options or allocate among them to further diversify your portfolio.**

### Guaranteed increase to your income benefit base

Even if the index you choose doesn't realize the anticipated level of returns, you'll still see an increase to your income benefit base, which is used to calculate your guaranteed lifetime income when you retire.

- 2 options for guaranteed lifetime income are available to you
- Both include a guaranteed increase, called a roll-up, higher than the 3.1% current rate of inflation<sup>2</sup>

[See how the guaranteed 4% and 8% roll-ups work. ▶](#)

<sup>1</sup>The J.P. Morgan Cycle Index and the AllianceBernstein Growth and Value Balanced Index are excess return indexes. Indexes calculated on an excess return basis include calculation elements that reduce index performance. Because of this, an excess return version of an index will have lower performance than a total return version of the same index would, especially in high interest rate environments. Some excess return indexes also deduct a notional charge(s) in calculating index performance. This deduction(s) will reduce the potential positive change in index performance and increase the potential negative change in the index performance.

<sup>2</sup>"Consumer Price Index," bls.gov/cpi (November 2023).



# Help reduce the impact of market risk

Market risk refers to the potential for **losing investment value when the overall market declines**. This can happen during a recession, political unrest, interest rate changes and similar events.

## HOW NATIONWIDE PEAK 10 MAY HELP

### 0% floor to help protect against negative returns

If the underlying index that you choose for your Nationwide Peak 10 annuity has a negative return, our 0% floor guarantees that you won't lose your investment principal or accumulated earnings due solely to a negative return.

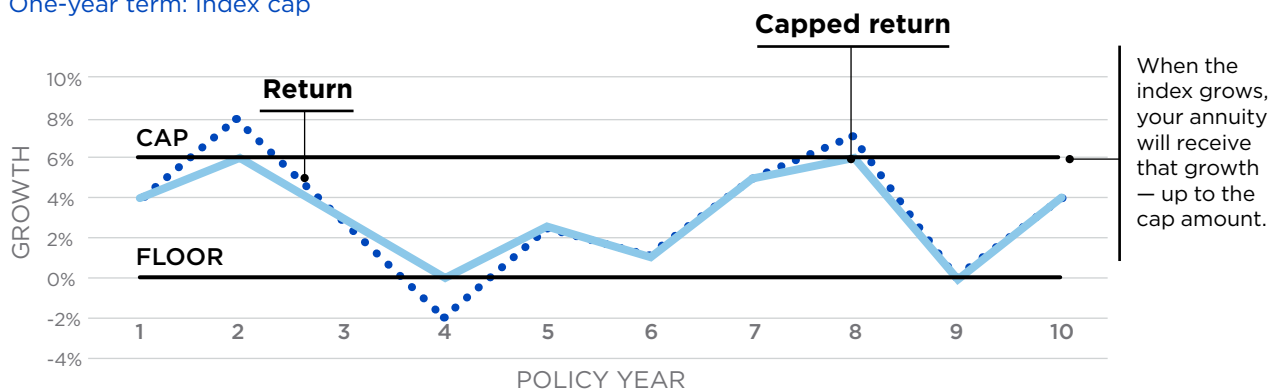
Note that if you withdraw assets from the annuity, your principal could be reduced by surrender charges, which may be charged if you take money from your annuity contract before a specified time. Market value adjustments (MVAs) may also apply to withdrawals. They're amounts added to or subtracted from withdrawals you may take, depending on interest rates. These may not be applicable in some states. While MVAs may reduce credited earnings, they cannot reduce principal.

### Two options for crediting returns to your annuity

If the underlying index has a positive return, we'll credit your Nationwide Peak 10 annuity with earnings based on one of two options that you choose at the beginning of the term:

#### Option one

One-year term: Index cap



The illustrations used here contain hypothetical figures and do not represent actual results. This hypothetical scenario assumes a consistent 1-year cap of 6%. Past performance is no guarantee of future performance or of values of indexed life insurance. Different time scenarios will produce varying results, which could be less or more favorable depending on the performance of each entity. Fixed indexed annuities are not stock market investments and do not directly participate in any stock or equity investments.

[Find out about the second option for crediting returns to your annuity. ▶](#)



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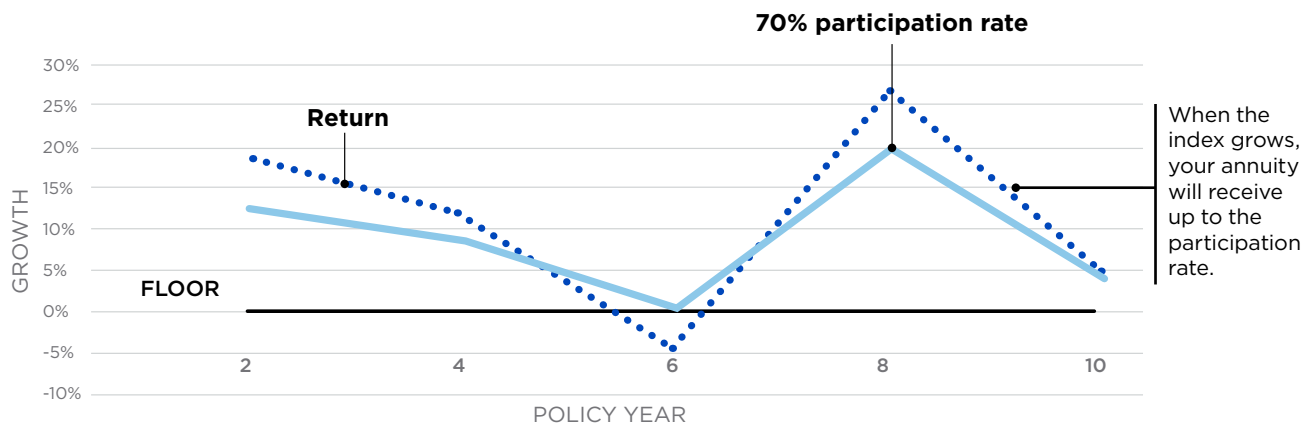
## HOW NATIONWIDE PEAK 10 MAY HELP

### For index crediting options:

- Any index earnings will be forfeited if withdrawals are taken during a term
- You can change your choice of crediting option before the beginning of a new term
- You can diversify among a combination of options — up to 5

#### Option two

Two-year term: Participation rate with spread



The illustrations used here contain hypothetical figures and do not represent actual results. This hypothetical scenario assumes 70% participation rate for both two-year terms. Past performance is no guarantee of future performance or of values of indexed life insurance. Different time scenarios will produce varying results, which could be less or more favorable depending on the performance of each entity. Fixed indexed annuities are not stock market investments and do not directly participate in any stock or equity investments.

[The guaranteed increase to your income benefit base also helps protect against market risk. ▶](#)



# Help maintain your lifestyle by managing income risk

Income risk refers to the possibility of **seeing your income decrease from one year to the next**. This can happen if your account value declines because of a negative return or if your withdrawal rate is greater than your investment return.

Year	Account value		Withdrawal		Annual income
1	\$100,000	x	4%	=	\$4,000
2	\$90,000	x	4%	=	\$3,600

## HOW NATIONWIDE PEAK 10 MAY HELP

### Floor protection during the accumulation phase

With the 0% floor that we included in Nationwide Peak 10, we're guaranteeing that you won't experience a decline in value solely because of negative index returns.



No negative returns helps reduce the chance of a decline in your retirement income.



The floor protects your annuity value no matter which crediting option you choose.

[See more of the details on the 0% floor protection. ▶](#)

### The roll-up rate guarantees you an increase for up to 10 years

With Nationwide Peak 10, we not only protect your investment from market declines, we also guarantee that you'll see gains.

- Your income benefit base will increase a minimum of 4% or 8% annually, depending on the income option you choose
- You'll know the minimum guaranteed income you would receive, and it could go even higher with positive index performance

[Learn more about the Guaranteed Income Solution and the Bonus Income+ Rider. ▶](#)



# Make sure you account for longevity risk

For individuals, longevity risk refers to the potential for **running out of money during retirement**. With more people retiring earlier and living longer, this is an important consideration when planning for your retirement.

## HOW NATIONWIDE PEAK 10 MAY HELP

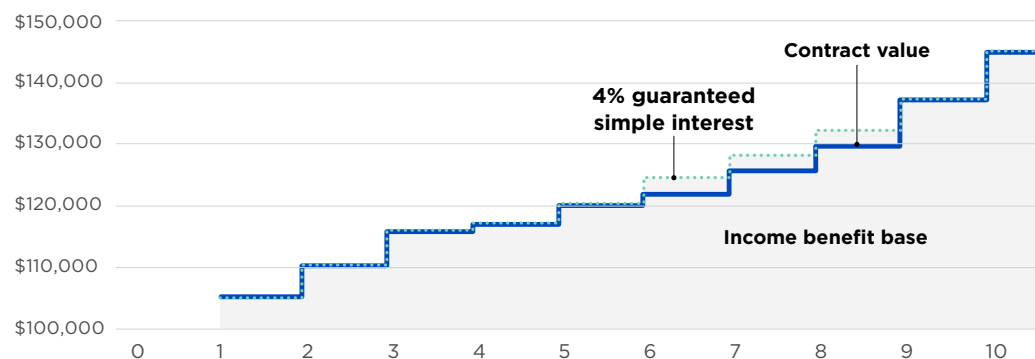
### Two options for guaranteed income that you can't outlive

Nationwide Peak 10 has an answer to longevity risk: guaranteed lifetime income you can't outlive. And there are 2 options, so you can select the one that aligns better with your needs or preferences.

#### Option 1: Guaranteed Income Solution

This might be a good choice if you're unsure whether you'll need guaranteed income from your annuity.

- Included at no additional cost
- It offers a 4% simple interest roll-up rate on the original income benefit base (your premium) for 10 years or until your first withdrawal, whichever is first
- You're guaranteed to receive withdrawals for life, and they won't decrease, even if your contract value drops to zero
- There's no waiting period — your lifetime withdrawals can begin at any time



**The income benefit base is the numerical value we use to calculate how much your lifetime withdrawals will be. It's the higher of your contract value or the simple interest roll-up for the option you choose. It isn't a cash value.**

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[Longevity risk, continued](#) ▶



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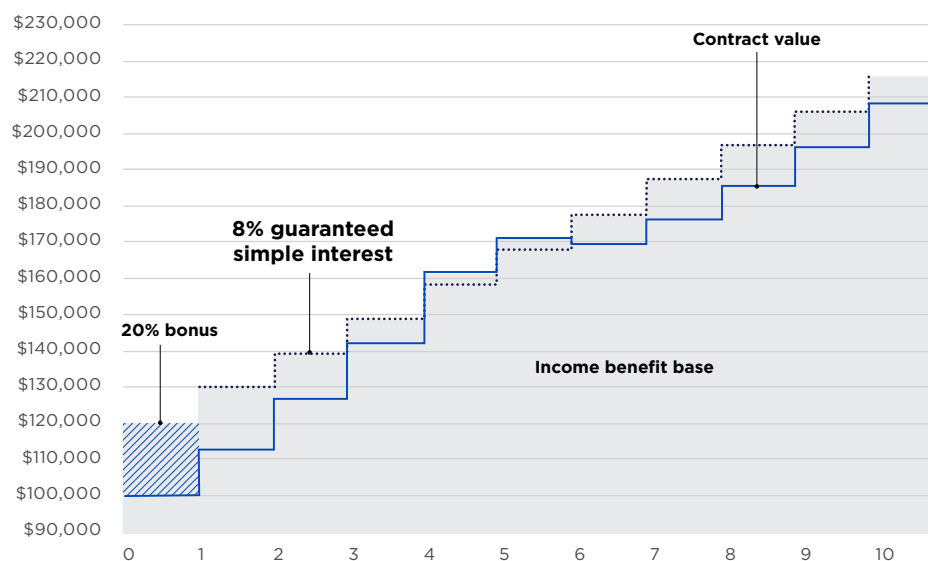
### Option 2: Bonus Income+ Rider

This might be a better fit if you know you'll need your annuity to provide retirement income and you want the additional benefits this option offers.

- Cost: 1.00% for single life; 1.30% for the Joint Option
- A 20% bonus credit to the original income benefit base (your premium)
- After the bonus is credited to your income benefit base, it offers an 8% simple interest roll-up rate from there for 10 years or until your first lifetime withdrawal, whichever is first
- You're guaranteed to receive lifetime withdrawals, and they won't decrease, even if your contract value drops to zero
- There's no waiting period — your lifetime withdrawals can begin at any time

The Joint Option, if you select it, guarantees that the surviving spouse will continue to receive the same lifetime withdrawals, uninterrupted and for the rest of his or her life (rates for this feature are based on the age of the younger spouse).

You can take one nonlifetime withdrawal that will neither stop your roll-up nor lock in your lifetime withdrawal percentage.



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# Rely on Nationwide to be here for you

At Nationwide, we have a rich history of disciplined investing that dates back to 1926, and **we stand ready to help you** achieve your goals for retirement.

We are a  
**FORTUNE 100**  
company<sup>3</sup>

**FORTUNE**  
**100 Best**  
Companies to Work For<sup>4</sup>



received: 10/17/02  
affirmed: 12/7/23  
2nd highest of 16 ratings<sup>5</sup>



received: 12/22/08  
affirmed: 5/16/23  
5th highest of 21 ratings<sup>5</sup>



received: 3/10/09  
affirmed: 11/10/23  
5th highest of 21 ratings<sup>5</sup>

<sup>3</sup>Based on revenue, Fortune magazine (June 5, 2023).

<sup>4</sup>"100 Best Companies to Work For," [fortune.com/ranking/best-companies](https://fortune.com/ranking/best-companies).

<sup>5</sup>These ratings and rankings reflect rating agency assessment of the financial strength and claims-paying ability of Nationwide Life Insurance Company and Nationwide Life and Annuity Insurance Company. They are not intended to reflect the investment experience or financial strength of any variable account, which is subject to market risk. Because the dates are updated only when there's a change in the rating, the dates above reflect the most recent ratings we have received. They are subject to change at any time.



# Take your next steps toward retirement



Work with your financial professional to create a plan.



Be sure to account for the risks that you'll face along the way.



Review your progress regularly and let us know if we can help you.



To learn more about Nationwide or the Nationwide Peak 10 fixed indexed annuity, please visit [nationwidefinancial.com/Peak10](https://nationwidefinancial.com/Peak10).



**Nationwide®**  
is on your side

Guarantees and protections are subject to the claims-paying ability of Nationwide Life and Annuity Insurance Company.

This material is not a recommendation to buy or sell a financial product or to adopt an investment strategy. Investors should discuss their specific situation with their financial professional.

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The Nationwide Peak 10 fixed indexed annuity, an individual, single-purchase-payment deferred fixed interest and/or indexed annuity, is issued by Nationwide Life and Annuity Insurance Company, Columbus, Ohio.

Nationwide Contract: ICC20-FACC-0130AOPP, ICC20-FARR-0130AO, ICC20-FAZZ-0156AO, ICC20-FAZZ-0154AO, ICC20-FAZZ-0155AO, ICC20-FAZZ-0157AO, ICC20-FAZZ-0158AO.

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