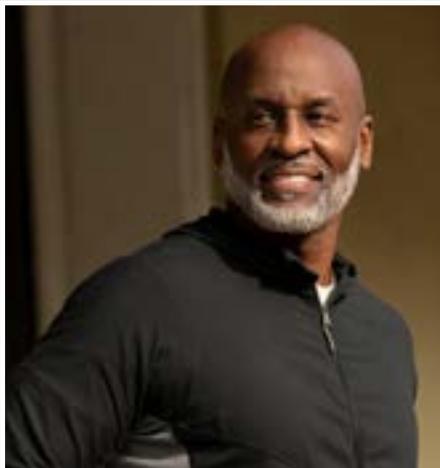


Darrin

age 65

Investment goal:

Guaranteed income for retirement that he can't outlive



Age	Lifetime withdrawal percentage	
	Single	Joint
45-59	3.30%	3.10%
60-64	4.30%	4.10%
65-69	5.15%	4.95%
70-74	5.40%	5.20%
75-80	5.95%	5.75%
81+	6.30%	6.10%

How the Bonus Income+ Rider may increase retirement income

IN YEAR 1, Darrin purchases a Nationwide Peak 10 fixed indexed annuity and the Bonus Income+ Rider for \$100,000. Darrin happens to come from a long line of family members who live into their late 90s.

Because of the 20% bonus credit, Darrin's income benefit base is now \$120,000. He's also guaranteed a 8% simple interest roll-up rate on his income benefit base each year for the first 10 years or until his first lifetime withdrawal, whichever comes first.⁵

Scenario 1

Darrin decides to begin taking withdrawals immediately

- Income benefit base **\$120,000**
- Lifetime withdrawal percentage **5.15%**
- Lifetime withdrawal amount..... **\$6,180**

After 15 years of withdrawals:
Darrin has received a cumulative total of **\$92,700**

Scenario 2

Darrin decides to wait 10 years before withdrawing

- Income benefit base has grown to **\$216,000**
- Lifetime withdrawal percentage **5.95%**
- Lifetime withdrawal amount..... **\$12,852**

After 15 years of withdrawals:
Darrin has received a cumulative total of **\$192,780**

These examples are hypothetical. They do not reflect the actual performance of any investment.

⁵ If an immediate withdrawal is selected, the income amount in the first calendar year will be prorated based upon the number of calendar days from the Contract Issue Date to the end of the calendar year.



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

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.

All guarantees and protections are subject to the claims-paying ability of the issuing insurance company.

Federal tax laws are complex and subject to change. The information in this brochure is based on current interpretations of the law. Nationwide doesn't offer tax advice. Please talk with your attorney or tax advisor for answers to specific questions.

If you annuitize a nonqualified annuity, a portion of your payment will be considered a return of premium and will not be subject to ordinary income tax. The amount that is taxable will be determined at the time you elect to annuitize the policy.

All annuity contract and rider guarantees, including optional benefits and any fixed subaccount crediting rates or annuity payout rates, are subject to the claims-paying ability of the issuing insurance company. They are not backed by the broker/dealer from which this annuity is purchased, by the insurance agency from which this annuity is purchased or any affiliates of those entities, and none makes any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

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.

A fixed indexed annuity is a contract you buy from an insurance company to help you potentially accumulate assets for retirement. It offers returns based on the changes in an index.

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 index returns.

A fixed indexed annuity is not a stock market investment and does not directly participate in any stock or equity investment. It may be appropriate for those who want the opportunity to capture 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 reduce your death benefit and contract value.

Nationwide Peak 10 is issued by Nationwide Life and Annuity Insurance Company, Columbus, Ohio.

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Contracts: ICC20-FACC-0130AOPP, ICC20-FAZZ-0158AO, ICC20-FARR-0130AO

FAM-1191AO-AL.5 (08/22)