



Nationwide®

Enhancing the legacy you leave for your loved ones

Find out how Martha leveraged her CD to help create a greater legacy.



Martha is retired, financially secure and wants to leave a legacy for her 2 grandkids. She has set aside \$25,000 for them in a certificate of deposit (CD), but she's open to other ideas — if they're not too risky — that can help increase what she leaves.

A simple solution helped her double her legacy

Martha's financial professional helped her use the CD value to make one premium payment on a Nationwide HeritageSM Single Premium Whole Life policy and double the money for her grandkids:

From a \$25,000 CD value

To a \$52,590 death benefit

This is a hypothetical example for illustrative purposes only. Actual results may vary. See the detailed assumptions for this scenario that follow.

Nationwide Heritage Single Premium Whole Life



The death benefit and cash value are **guaranteed**



She can get a **full refund of premium** at any time and can also **access the funds** for a chronic or terminal illness



It's **income tax free** — for her now and for her grandkids later — and it can provide a better return than a typical CD

Review what the policy could provide in more detail

Policy year	Age	Premium paid	Policy death benefit	Internal rate of return on the death benefit	
				Tax-free	Taxable equivalent
1	66	\$25,000	\$52,590	110.36%	141.49%
5	70	—	\$52,590	16.04%	20.56%
10	75	—	\$52,590	7.72%	9.90%
15	80	—	\$52,590	5.08%	6.52%
20	85	—	\$52,590	3.79%	4.86%

You would need to earn **6.52%** on a taxable investment to match the **5.08%** potential return for this policy.

The Internal Rate of Return (IRR) is the earned interest rate that will accumulate on the premium payments to equal the death benefit at the end of the period of measurement. The IRR defines what an alternative investment would need to earn to provide the same value on the stream of life insurance premiums. Because life insurance is tax-free, the IRR is an after tax yield.

This illustration is based on a female who is age 65 at issue and rated Standard Nontobacco. The assumed tax bracket is a total of 22%. It is for a Nationwide Heritage Single Premium Whole Life with a level death benefit of \$52,590 guaranteed for life. The \$25,000 premium is paid once. Based on the 2001 CSO Valuation Basic Table, age 85 is the average life expectancy for an age 65 issue age.

Nationwide Heritage Single Premium Whole Life features a quick and easy process:

- Only three underwriting questions
- You'll know instantly whether you're approved

The guaranteed death benefit is also **free from probate, creditors, contestation and state inheritance tax.**



Talk to your financial professional and find out how you could do this for your loved ones, too.



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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.

As your personal situations change (e.g., marriage, birth of a child or job promotion), so will your life insurance needs. Care should be taken to ensure this product is suitable for your long-term life insurance needs. You should weigh any associated costs before making a purchase. Life insurance has fees and charges associated with it that include costs of insurance that vary with characteristics of the insured such as sex, health and age, and has additional charges for riders that customize a policy to fit your individual needs.

Keep in mind that, as an acceleration of the death benefit, exercising the Chronic Illness Rider payout will reduce both the death benefit and cash surrender value by an amount greater than one dollar for every dollar paid. Make sure life insurance needs will still be met, even if the rider pays out in full. Though riders that customize a policy to fit individual needs usually carry an additional charge, neither the Chronic Illness Rider nor the Terminal Illness Rider has an initial cost or upfront monthly charge when either is included in the policy; however, a cost is incurred if and when the rider is exercised and policy cash values, death benefits and other policy values are reduced. A life insurance purchase should be based on the life policy and not solely on riders or features.

The chronic illness or terminal illness benefit paid will be reduced to pay due and unpaid premium or charges. Additionally, a pro rata portion of the payment will be applied as a policy loan payment if there is any outstanding indebtedness.

Neither Nationwide nor its representatives give legal or tax advice. Guarantees and protections are subject to the claims-paying ability of the issuing insurance company.

Products are issued by Nationwide Life Insurance Company or Nationwide Life and Annuity Insurance Company, Columbus, Ohio.

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