



Nationwide®

Enhancing the income you'll have for retirement

Find out how a strategic adjustment to your investment portfolio can help you achieve your goals.

Important to understand as you learn more

A variable annuity is designed for long-term investing and could be a great addition to your overall investment portfolio, but please keep these facts in mind:

Variable annuities offer several ways to generate income, including systematic withdrawals, annuitization (both available for no additional cost) and lifetime income payments through a guaranteed lifetime withdrawal benefit (GLWB).

Variable annuity values will fluctuate based on the performance of the investment options elected, which are subject to investment risk (including the possible loss of principal).

Investment options within variable annuities are privately traded underlying subaccounts and cannot be purchased directly by the public; they are available only through variable insurance policies offered by insurance companies.

If you take withdrawals before age 59½, you may have to pay a 10% early withdrawal federal tax penalty in addition to ordinary income taxes.

Withdrawals may trigger early surrender charges, reduce your death benefit and contract value, and may also reduce any guaranteed lifetime withdrawal benefits.

All guarantees and protections of variable annuities are subject to the financial strength and claims-paying ability of Nationwide Life Insurance Company.

Fees and charges of an annuity can vary and may include mortality and expense risk fees, administrative fees, contract fees and the expense of your investment options.

There's a way to help enhance your retirement income plan so it can more effectively achieve your income goals, reduce the risks you might encounter and help you enjoy retirement like you have planned.



The strategy involves investing a portion of your portfolio into a variable annuity.

Why invest in a variable annuity?

Before we get started, let's review generally how a variable annuity helps with retirement planning:



Guaranteed income

Many annuities ensure that no matter what happens in the market, contract owners can still count on a steady stream of income during retirement.



Tax deferral

With annuities, contract owners pay no taxes on the growth of their investments until they begin taking withdrawals.



Equity exposure

Variable annuities give contract owners the opportunity to invest in a wide variety of investment options and build a portfolio that matches their goals and risk tolerance.




Flexible contributions

Typically, there are no limits to the amount of after-tax money that contract owners can contribute to their annuities.

Income planning will be critical to enjoying your retirement


Over the years, you’ve probably thought more about saving for retirement than about how you’ll draw your income. Now, as you approach retirement, it’s time to shift your thinking a little.

Your financial professional can help with that and tailor an income plan focused on your specific goals. It will probably involve planning in these key areas:




Lifestyle

Provide income that can maintain your lifestyle.




Longevity

Keep your income going for as long as you live.



Liquidity

Have enough in reserve to pay unexpected expenses.



Legacy

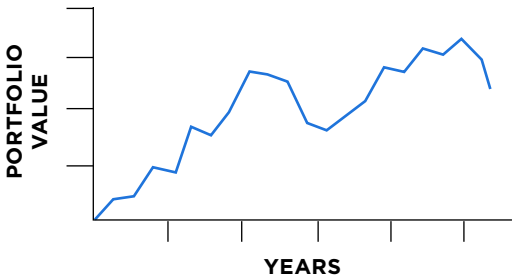
Leave something behind for your loved ones or community.

Prepare for the risks that you may encounter

As an investor, you may have become familiar with the risks you faced while accumulating your assets, and it’s important to remember that certain risks will also have an impact on your retirement income.

Market risk

Your portfolio value will rise and fall with your investment performance.



This graph is for illustrative purposes only and does not reflect actual performance of any investment.

Income risk

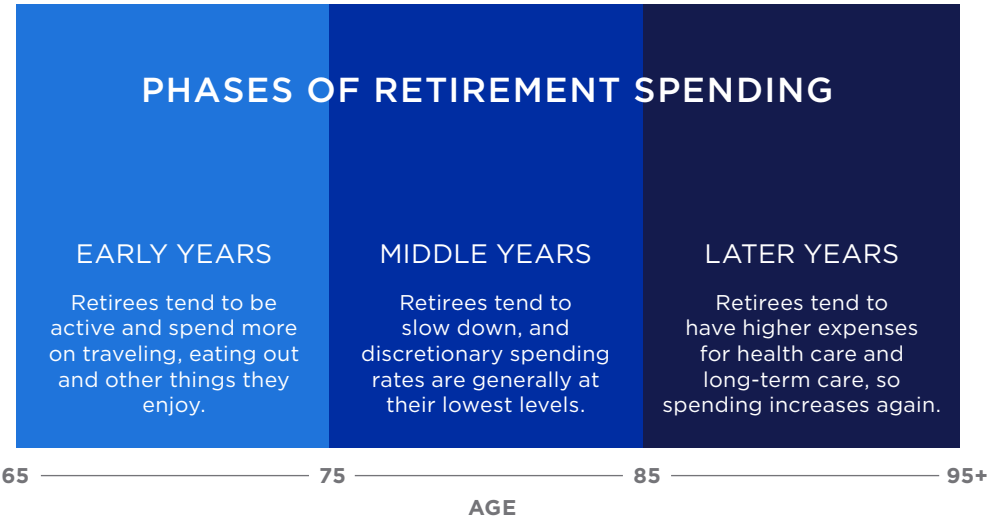
Your annual retirement income may decrease when your portfolio value falls.

Year	Portfolio Value		Withdrawal Percentage		Annual Income
1	\$100,000	x	4%	=	\$4,000
2	\$90,000	x	4%	=	\$3,600



Understand how spending evolves throughout retirement

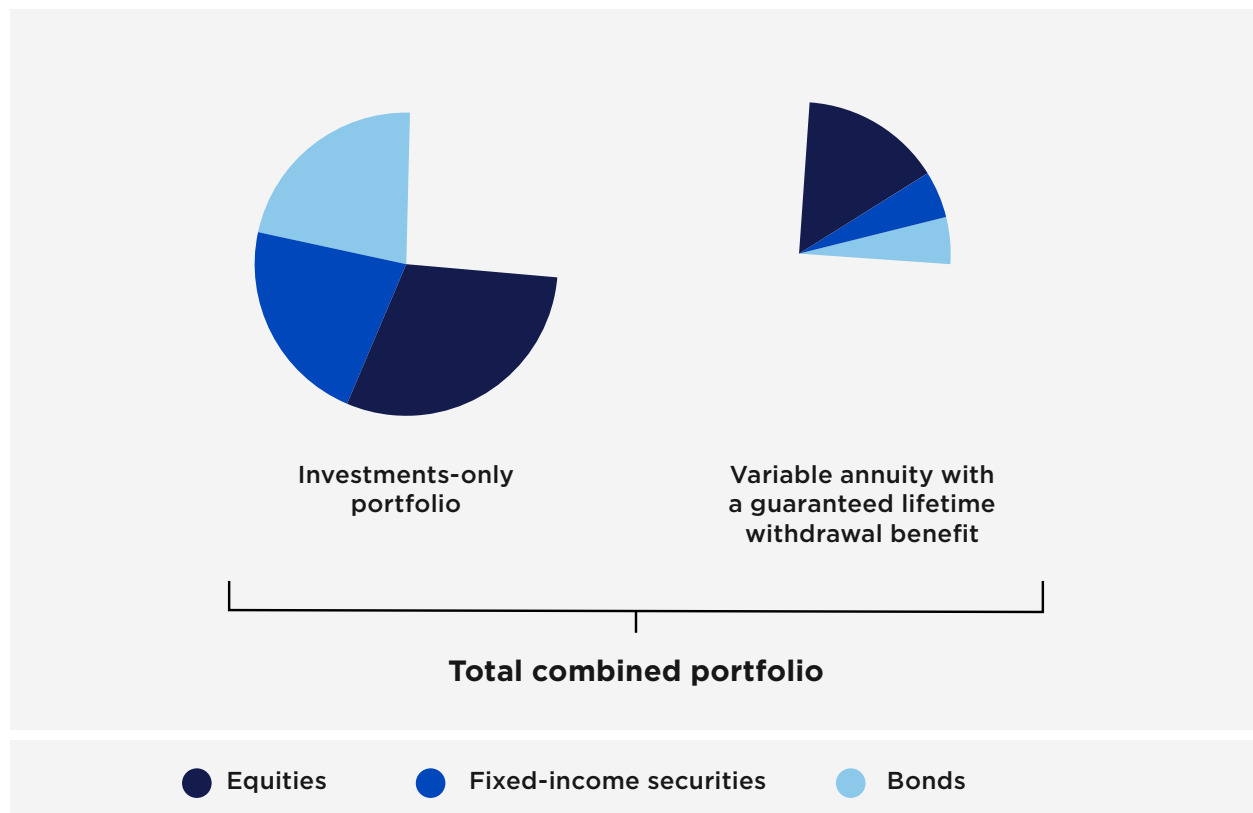
It's common to think of your retirement spending as a percentage of what it is now — maybe 75% to 80% — and expect it to remain static other than adjustments for inflation. But expenses and spending actually change during three distinct phases of retirement.



Enhancing your income plan might be easier than you think

As you plan your retirement income with your financial professional, there's a strategy you can use to reduce risk, protect your income and maintain the flexibility you'll need to adapt as time goes on.

Take a portion of your existing portfolio and invest it into a variable annuity



Add a guaranteed lifetime withdrawal benefit rider

This is an optional benefit you can add to your variable annuity, available for an additional charge, that allows it to provide a guaranteed stream of income for the rest of your life.

Select the investments for your variable annuity

You can invest your variable annuity assets like the rest of your portfolio or even increase your equity exposure because of the income guarantee.

Opportunities with using this strategy

Enhancing an investment portfolio with a variable annuity and a guaranteed lifetime withdrawal benefit rider has been shown to provide important benefits that can help make your retirement income plan even more effective.



Less market risk

The annuity can guarantee that the value used to calculate your lifetime income won't be reduced by market performance.



More freedom to spend

Knowing you have guaranteed income can also help you feel more confident spending and enjoying your retirement like you planned.



Less income risk

The annuity will continue providing guaranteed lifetime income even if the annuity value falls because of investment performance.



More growth potential

Having guaranteed income can help you feel more comfortable with equity investing, which offers more growth potential.

Expenses to also keep in mind

Mortality and expense charge

This pays for risk pooling by the insurance company, other business costs and the basic annuity death benefit.

Underlying fund expenses

Each underlying subaccount that you invest in will also have its own expense for managing the investments.

Additional rider expense

If you add a guaranteed lifetime withdrawal benefit rider, there's an expense charged for the protection it provides.

Guarantees are subject to the claims-paying ability of the issuing insurance company.



Talk with your financial professional to find out whether this strategy might be a good fit for your retirement income plan.



• 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.

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AAM-1486AO (05/24)