Nationwide®
is on your side

Be out living your life, not outliving your savings.

Discover the value of an annuity.

A variable annuity is, like other annuities, a long-term investment option that can grow tax-deferred.

With a variable annuity, your contract value will fluctuate based on the overall performance of the sub-accounts you're invested in. The performance is driven by the ups and downs the market may experience.

You can choose from a selection of investments that include stocks, bonds and money markets, which are called "sub-accounts." Your financial advisor can tell you more about how sub-accounts work. You can also tailor your contract to meet more of your needs by purchasing optional riders at an additional cost.

Who might consider it?

This option may be good for those who want the long-term opportunity for growth in the market and who are able to handle the risks that come with market ups and downs.

What are the benefits?

Tax-deferred Its tax deferred status allows you to benefit from compounded growth.

Investment choices You have a chance for long-term capital growth through investment in sub-accounts (professionally managed options that invest in stocks, bonds, and other investments).

Flexibility Choose from different levels of risks and potential growth. You can also, on some accounts, exchange between sub-accounts without fees or tax consequences.

Lifetime income Obtained either through annuitization at no additional cost or via an optional rider, for an additional cost, to guarantee income for a single person (or for spouses, if elected).

Beneficiary protection Pass assets to beneficiaries and avoid costly probate. For a cost, a rider can enhance the amount they may receive.

Spousal opportunities For an additional cost, provide protection to spouses for lifetime income and/or death benefit needs.

What should you consider before purchasing?

Risk of decline If the selected underlying investments decline, the annuity's contract value will also decline.

Surrender schedules It's best used for a long-term contract, as taking out money early can trigger charges.

Higher fees Fees may be higher when compared to CDs and investments like mutual funds. However, higher fees support the guarantees offered by the product.

FRIENDLY FACT
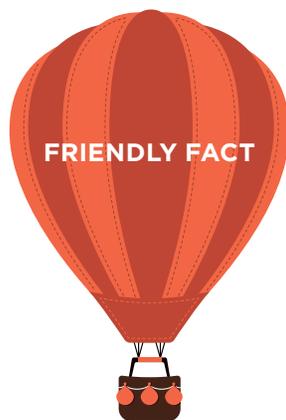
Across all wealth segments, investors who own annuities are more confident that they will achieve the retirement lifestyle they want, compared to those without annuities.[1]

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