



**Nationwide®**  
is on your side

Nationwide Secure  
Growth™ fixed annuity

Your 5-minute guide



Can your future  
be more secure?

# A smart way to save for your future

When it comes to retirement, you want to do everything you can to ensure that the money you've saved is secure. But perhaps you'd also like additional growth in order to plan for the future.

If so, adding a fixed annuity like Nationwide Secure Growth to your portfolio could be a good fit. Be sure to talk with your financial or insurance professional to help decide whether a fixed annuity is right for you.

Fixed annuities are contracts purchased from a life insurance company. They are designed for long-term retirement goals. Withdrawals are subject to income tax, and withdrawals before age 59½ may be subject to a 10% early withdrawal federal tax penalty.

## What is Nationwide Secure Growth?

Nationwide Secure Growth is a fixed annuity, which is a contract with an insurance company. It offers a guaranteed interest rate; protects the money you've put into the annuity; and is backed by the strength and stability of Nationwide, a Fortune 100 company.

*In this guide, you'll find an overview of the **four key ways** Nationwide Secure Growth could help you prepare for retirement.*

This material is not a recommendation to buy, sell, hold, or roll over any asset, adopt a financial strategy or use a particular account type. It does not take into account the specific investment objectives, tax and financial condition or particular needs of any specific person. Clients should work with their financial professional to discuss their specific situation.

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



# 1 Principal and interest rate guarantees

# 2 Tax deferral to help your contract value grow



**Fixed annuities can help you accumulate funds for retirement without exposing your hard-earned money to market risk.**

With Nationwide Secure Growth, your money is safe from the ups and downs of the market, and you get to choose how long you'd like to lock in your guaranteed interest rate: 1, 3, 5 or 7 years. You can also take advantage of compounded growth as your principal and accumulated interest earn interest.

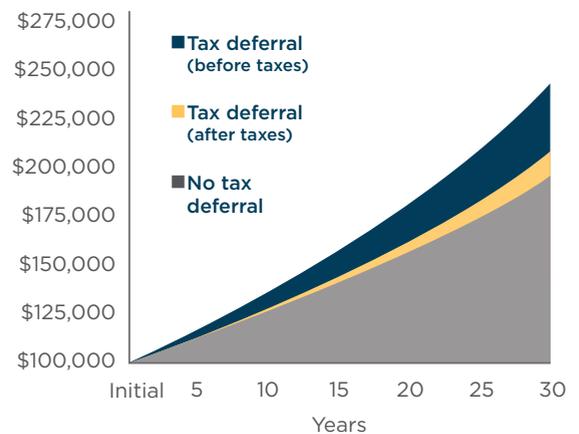
*Nationwide Secure Growth is a single-purchase, deferred fixed annuity. That means you put your money in at one time and defer receiving payments until later.*



**Your annuity grows tax deferred, which could increase your contract value.**

If the interest earned in an annuity wasn't tax-deferred, you'd have to pay taxes on it immediately. But since it is tax deferred, you may be able to take advantage of the compounded growth. Over time, the potential of this tax-deferred growth can build a larger contract value than that of a similar, taxable account achieving the same interest rate. The example below shows how tax deferral works. Here are the assumptions we used:

- 1) Initial purchase payment of \$100,000
- 2) Annual interest rate is 3% for each year
- 3) 25% federal income taxes, which vary by individual
- 4) No distributions taken



This hypothetical illustration is not meant to serve as a projection or prediction of any specific investment. Keep in mind that all investments involve inherent risks and the assumed rate of return is not guaranteed. Because tax-deferred investments are generally designed to help you invest for specific long-term goals, there are restrictions on when the money can be withdrawn without penalty. Early withdrawals may be subject to sales charges and fees. Withdrawals prior to age 59½ may be subject to a 10% early withdrawal federal tax penalty in addition to ordinary income taxes. This illustration reflects the assumed gross rate of returns and does not include any contract fees. Carefully consider your current and anticipated personal financial circumstances as well as changes in tax rates and tax treatment of earnings when making investment decisions.

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## An efficient way to pass on a legacy



As the contract owner, you get to choose who receives the contract value if the annuitant were to pass away. This money is paid directly to your beneficiary without going through probate, which can be a lengthy and costly process.

Keep in mind that if the owner and annuitant are not the same, assets may be distributed differently.

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## Access to your funds



Unlike other savings vehicles, Nationwide Secure Growth provides ways for you to access your funds penalty free. For example, at any time, you can access up to **10%** of your contract value without paying a contingent deferred sales charge (CDSC). And when taken outside of the CDSC period, all withdrawals are penalty free.

Additional scenarios in which you would not be subject to penalties include:

- Required minimum distributions (RMDs) from an IRA
- Annuitization and death benefit distributions
- In most states, being confined to a nursing home for a continuous 90-day period or being diagnosed as terminally ill

Please refer to your Client Guide for fees and charges that may apply to other withdrawal scenarios.



## Your next steps

For more information about  
Nationwide Secure Growth, please  
talk with your financial professional.



**Nationwide**<sup>®</sup>

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

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

Nationwide Secure Growth is a modified single-purchase payment, deferred, fixed interest annuity and is issued by Nationwide Life Insurance Company, Columbus, Ohio.

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