



*Look to the future
with confidence*

Nationwide Peak[®] 10
Fixed Indexed Annuity



Nationwide Life and Annuity Insurance Company, Columbus, Ohio

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



Before we get started

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 discuss their specific situation with their financial professional.

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 negative index returns.

A fixed indexed annuity is not a stock market investment and does not directly participate in any stock or equity investment.

A fixed indexed annuity may be appropriate for those who want the opportunity to capture some 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 Market Value Adjustments, and reduce your death benefit and contract value.

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.

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.



Why Nationwide®?

Guaranteed income backed by the strength of Nationwide



#1 in Customer Satisfaction among Individual Annuity Providers

Tied in 2020. For J.D. Power 2020 award information, visit [jdpower.com/awards](https://www.jdpower.com/awards).



AM Best
received 10/17/2002
affirmed 12/17/2019 **A+**

Moody's
received 3/10/2009
affirmed 5/27/2020 **A1**

Standard & Poor's
received 12/22/2008
affirmed 6/23/2020 **A+**

These ratings and rankings reflect rating agency assessment of the financial strength and claims-paying ability of Nationwide Life Insurance Company and Nationwide Life and Annuity Insurance Company. They are not intended to reflect the investment experience or financial strength of any variable account, which is subject to market risk. Because the dates are updated only when there's a change in the rating, the dates above reflect the most recent ratings we have received. They are subject to change at any time.

Why Nationwide®?

Values that translate to service



\$499 million

Contributed by the Nationwide Foundation to nonprofit organizations since 2000



3.1 million

Meals raised by associates in 2019



NATIONWIDE CHILDREN'S
When your child needs a hospital, everything matters.™

\$120 million

Contributed by the Nationwide Foundation to Nationwide Children's Hospital since 2006



American Red Cross

14,000

Units of blood donated by associates in 2019



\$7.7 million

Pledged by associates, partners and retirees in 2019



\$1 million

Committed to improve social justice in 2020

Sources: 2019 Office of Corporate Citizenship and the Nationwide Foundation



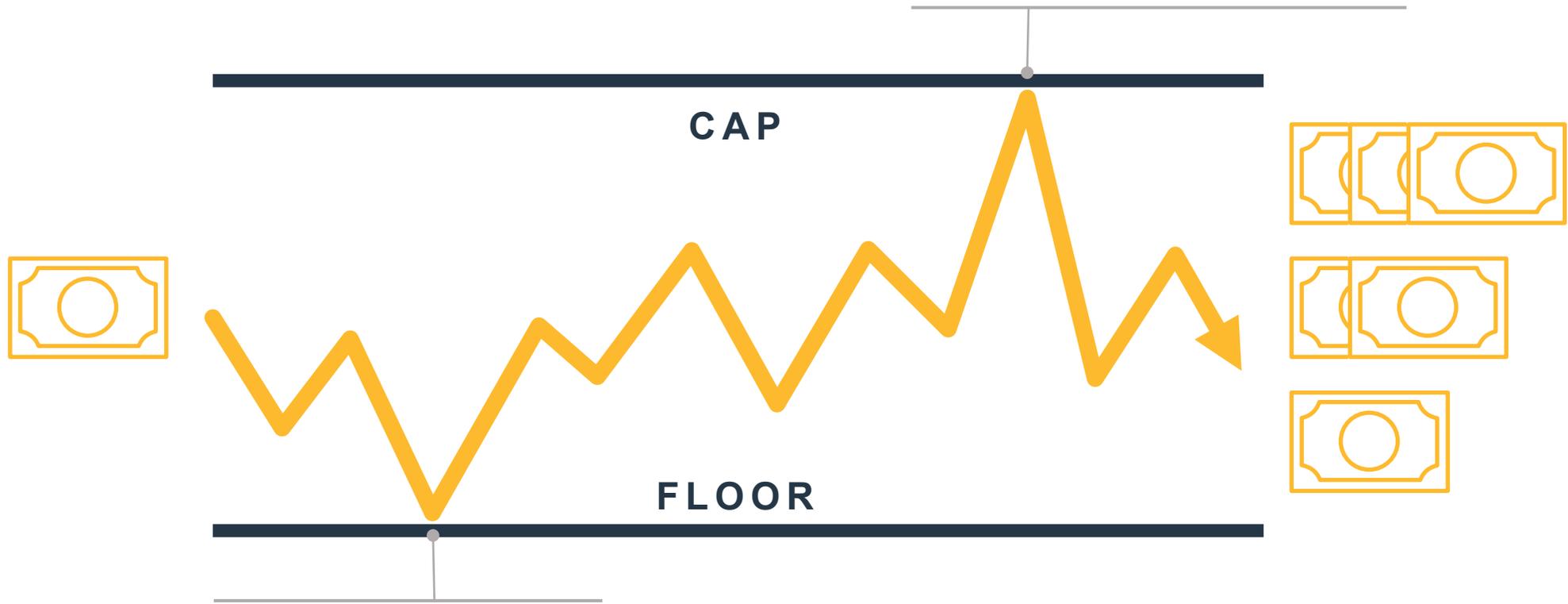
Market volatility is on our minds

60% of people feel anxiety when they think about investing in the stock market.¹

¹ “Survey: Americans Fear the Stock Market More Than They Love Retirement,” magnifymoney.com/blog/news/stock-market-anxiety/ (June 2019).

Fixed indexed annuities

... while also providing the opportunity for growth.



Protect your principal
in a down market ...

Introducing Nationwide Peak 10



**Protection from
market risk**



**Growth potential
with guarantees**



**Protection
for a spouse**



**Guaranteed
income for life**



Protection from
market risk



Growth potential
with guarantees



Protection
for a spouse



Guaranteed
income for life

THE CONCERN



74% of the population think there is some possibility of a market crash in the next six months.¹

NATIONWIDE PEAK 10

With Nationwide Peak 10, you're guaranteed not to lose any of your initial investment or credited earnings due to underlying index performance.

Guarantees and protections are subject to the claims-paying ability of Nationwide Life and Annuity Insurance Company. Also, if you withdraw assets, your principal could be reduced by surrender charges.

¹ Yale School of Management United States Stock Market Confidence Indices (April 2020).



Protection from
market risk



Growth potential
with guarantees



Protection
for a spouse



Guaranteed
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THE CONCERN

*Only **27%** of investors
are very confident
they'll **have enough
money** to live
comfortably through
retirement.¹*

NATIONWIDE PEAK 10

Nationwide Peak 10
offers the potential for
higher credited earnings
than traditional fixed
investments might offer.

¹ "2020 Retirement Confidence Survey Summary Report," EBRI (April 2020).



Protection from
market risk



Growth potential
with guarantees



Protection
for a spouse

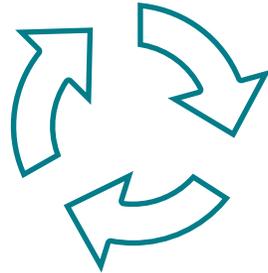


Guaranteed
income for life

Quality investment options



AB Growth and Value
Balanced IndexSM



J.P. Morgan
CycleSM Index



S&P 500[®] Composite
Price Index



S&P 500[®] Daily Risk
Control Index



Protection from market risk



Growth potential with guarantees



Protection for a spouse

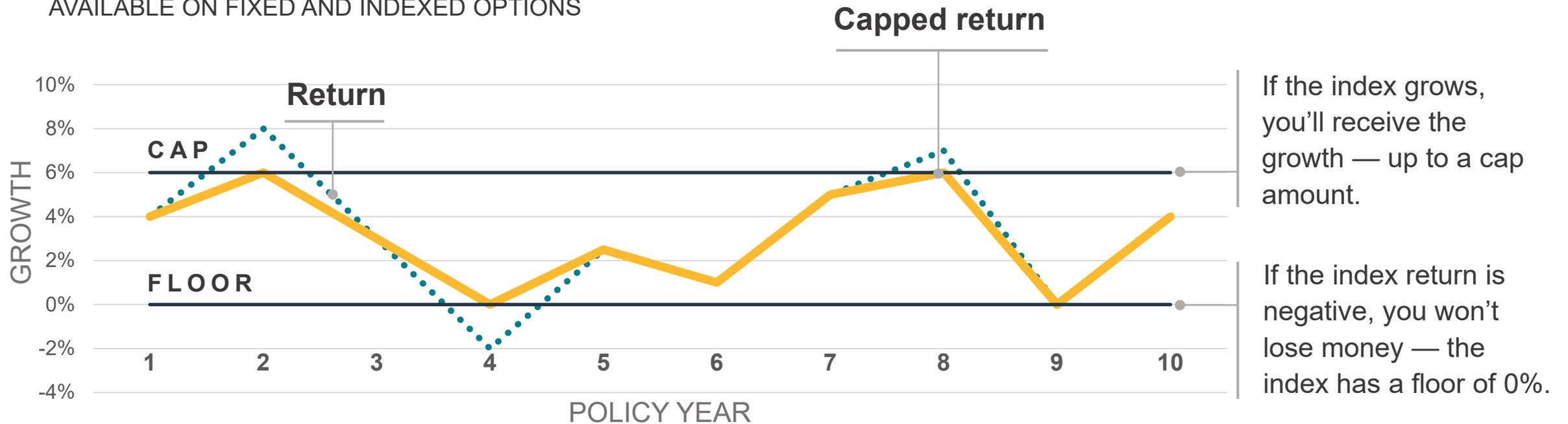


Guaranteed income for life

Indexed crediting option 1

One-year term — Index cap

AVAILABLE ON FIXED AND INDEXED OPTIONS



The illustrations used here contain hypothetical figures and do not represent actual results. Past performance is no guarantee of future performance or of values of indexed life insurance. Different time scenarios will produce varying results, which could be less or more favorable depending on the performance of each entity. Fixed indexed annuities are not stock market investments and do not directly participate in any stock or equity investments.





Protection from market risk



Growth potential with guarantees



Protection for a spouse

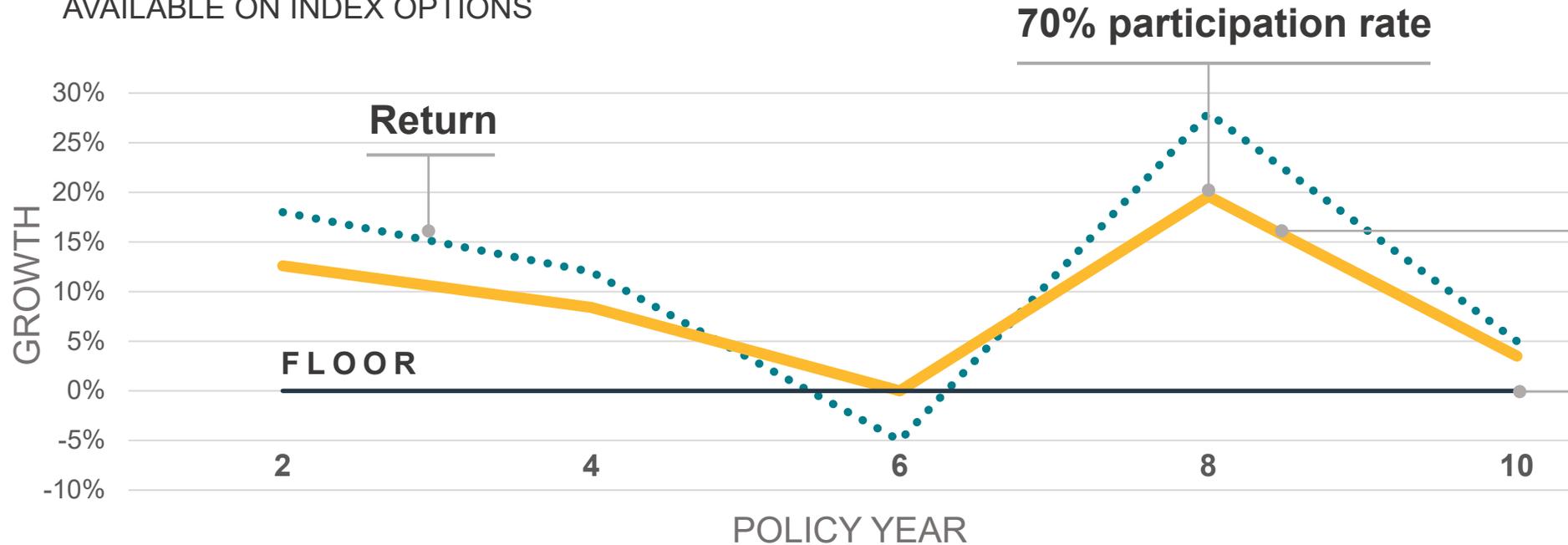


Guaranteed income for life

Indexed crediting option 2

Two-year term — Participation rate with spread

AVAILABLE ON INDEX OPTIONS



You receive up to the participation rate, subject to applicable spread rate.

If the index return is negative, you won't lose money — the index has a floor of 0%.

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Protection from
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Growth potential
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Protection
for a spouse



Guaranteed
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THE NEED

*The average
65-year-old couple has
a **50% chance** that at
least one of them will
reach age 93.¹*

NATIONWIDE PEAK 10

The joint option on the death benefit allows the annuity contract owner to name a spouse as a co-annuitant. This allows the death benefit to be paid to either spouse, no matter who passes away first — even on an IRA.

¹ Based on Society of Actuaries RP – 2014 Mortality Table projected with Mortality Improvement Scale MP-2017 as of 2018.



Protection from market risk



Growth potential with guarantees



Protection for a spouse



Guaranteed income for life

THE NEED



*58% of Americans are concerned that they **can't achieve financial security** in retirement.¹*

NATIONWIDE PEAK 10

Nationwide Peak 10 allows you a choice of two guaranteed income solutions that last as long as you live — even if the contract value falls to zero.

Guarantees and protections are subject to the claims-paying ability of Nationwide Life and Annuity Insurance Company.

¹ "Retirement Insecurity 2019: America's views of the Retirement Crisis," National Institute on Retirement Security (March 2019).



Protection from market risk



Growth potential with guarantees



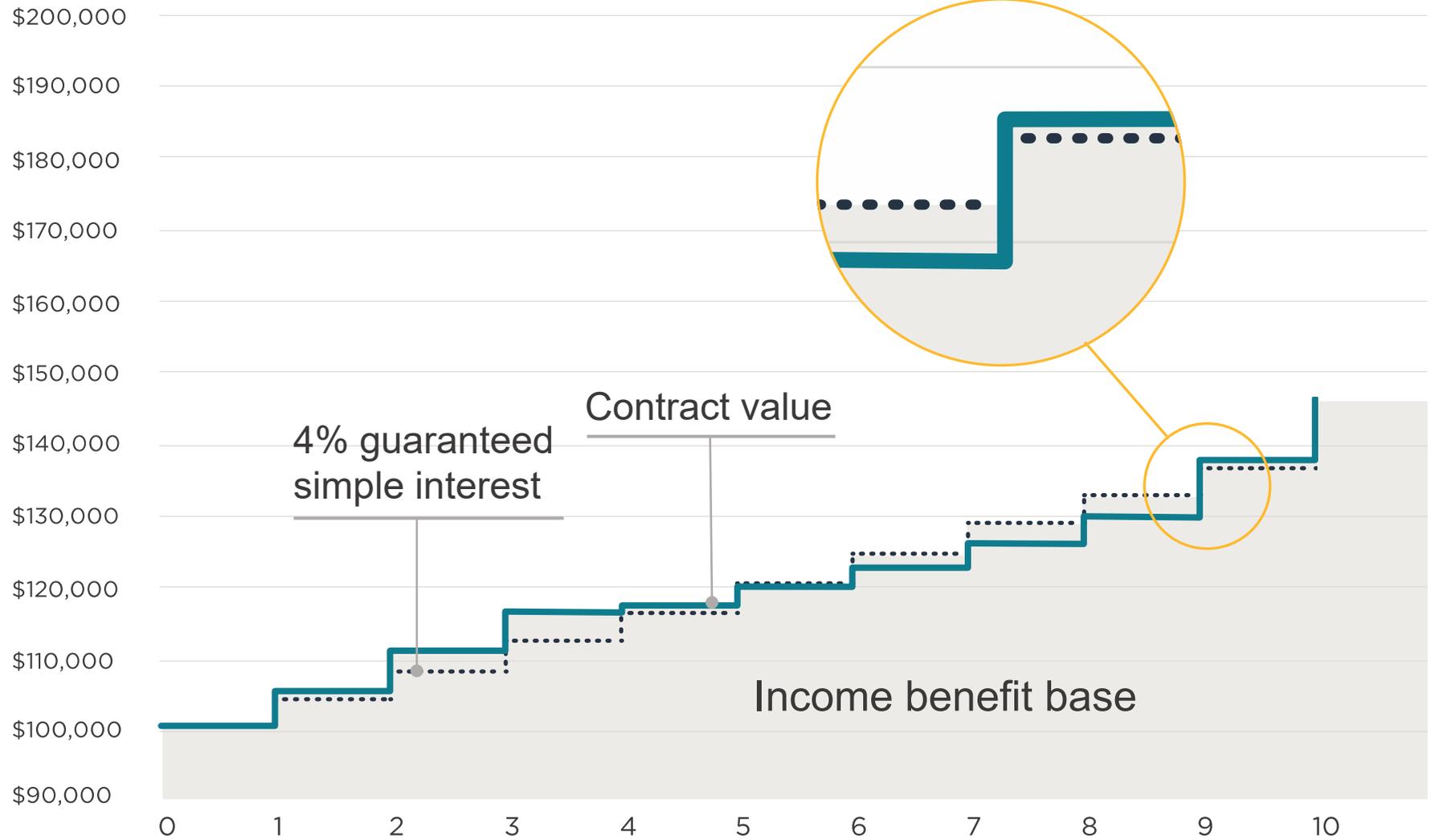
Protection for a spouse



Guaranteed income for life

OPTION 1 Guaranteed Income Solution

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Protection from market risk



Growth potential with guarantees



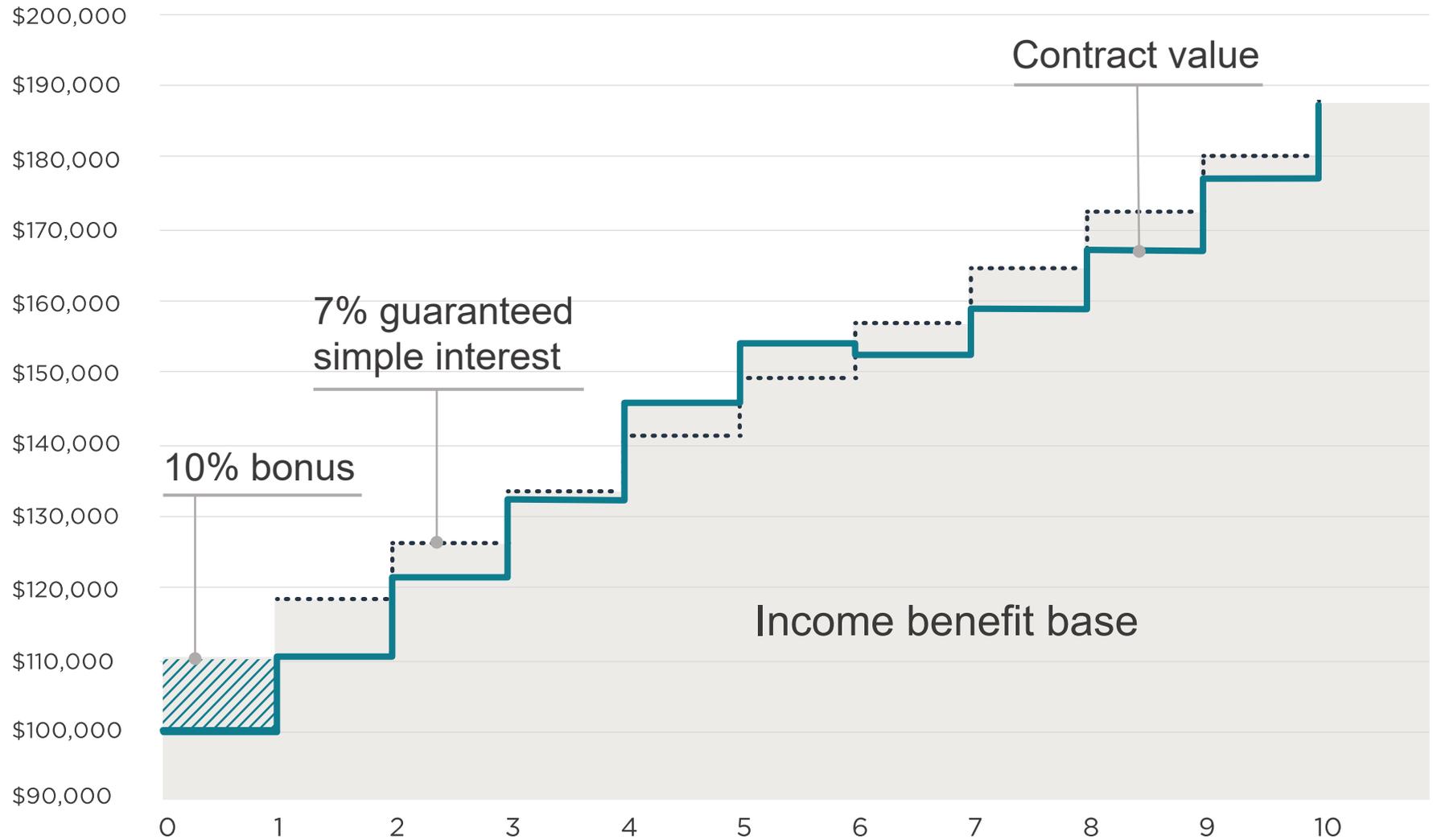
Protection for a spouse



Guaranteed income for life

OPTION 2 Bonus Income+ Rider

The illustrations used here contain hypothetical figures and do not represent actual results. Past performance is no guarantee of future performance or of values of indexed life insurance. Different time scenarios will produce varying results, which could be less or more favorable depending on the performance of each entity. Fixed indexed annuities are not stock market investments and do not directly participate in any stock or equity investments.





Protection from
market risk



Growth potential
with guarantees



Protection
for a spouse

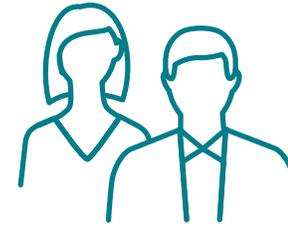


Guaranteed
income for life

OPTION 2 Bonus Income+ Rider continued



The ability to take **one nonlifetime withdrawal** that will not stop your roll-up or lock in the percentage of your lifetime withdrawals



A Joint Option, which guarantees your surviving spouse will continue to receive the same lifetime withdrawals, uninterrupted and for the rest of his or her life. (Rates for this feature are based on the age of the younger spouse.)

What we talked about today

Nationwide Peak 10 fixed indexed annuity offers:



**Protection from
market risk**



**Growth potential
with guarantees**



**Protection
for a spouse**



**Guaranteed
income for life**



Let's talk. I can help.

[Financial professional name]

[Financial professional contact information]



Guarantees and protections are subject to the claims-paying ability of Nationwide Life and Annuity Insurance Company.

Fixed Indexed 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. 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.

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FAM-1210AO-AL (10/20)

