

Learn the Advantages Of: **FIXED INDEXED ANNUITIES**

An Educational Workshop

Presented by: Jim Grazioli - President
Comprehensive Financial Group Inc.
Financial Service Professional – 33 Yrs.

A Discussion For The Person That Is Most Interested in, Starting an Immediate Lifetime Annuity

The Single Premium Immediate Annuity Includes:

- 1. Immediate or up to One Year to Start a Lifetime Income**
- 2. Can be Single or Joint Lifetime Income**
- 3. Never decreases the Lifetime Income**
- 4. Monthly Auto Deposit into Checking Account**
- 5. Sleep at Night - No Worries of Market Crashes or Outliving Retirement Money**



NATIONAL ETHICS ASSOCIATION

REGISTERED MEMBER

James R Grazioli

The aforementioned individual is a registered member of the National Ethics Association, a community of business owners and professionals who support enhanced transparency and ethical business practices.

This Certificate of Membership is valid through:

01/06/2025




**National Ethics
Association™**

ethics.net



What to look for when selecting an *Insurance Company*

- ▶ Solvency (*Assets over Liabilities to meet all obligations*)
 - ▶ Liquid Assets (*To meet unforeseen emergency cash requirements that may arise*)
 - ▶ Capital & Surplus to Assets (*Capital & surplus divided by total assets*)
 - ▶ AM Best Rating (*Performance in Investment Quality, Policy Reserves, Cost Control, Management Experience*)
- 



Nationwide®
is on your side

Our work is — TO MAKE SURE — your work is rewarded.

As you retire, you want a company that will be with you through all the years ahead. Nationwide® is a U.S.-based company with a financial foundation rooted in asset management and an 89-year history of strength and stability. Our proud mutual heritage and ongoing commitment to our communities help us put customers first. And we're committed to keeping every promise we make.

Stable footing for your new adventure

As a Fortune 100 company with a diverse corporate portfolio, disciplined investment approach and long-term vision, we're able to navigate economic ups and downs. Our financial ratings regularly place us in the top 19% of insurance-based financial services companies for our risk management capabilities.†

A+
A.M. Best

received 10/17/2002
affirmed 3/19/15

A1
Moody's

received 3/10/2009
affirmed 9/12/2013

A+
Standard & Poor's

received 12/22/2008
re-affirmed 5/13/2014



Next 2 Slides: Sample Illustration*

Nationwide Single Premium Immediate Annuity

Example Illustration:

Male 65 - \$300,000 Deposit

Starting Income In One Month

Includes a Lifetime Payout with a Period Certain

of 5 Years. (If a person passes within 5 years, the payout continues to the beneficiary until the 5th year). (Joint Lifetime Option is also available)

▶ **FULL ILLUSTRATION WILL BE PROVIDED AT APPOINTMENT**



*Rates Are Subject To Change





Nationwide INCOME Promise Select[®]

Single-Premium Immediate Fixed Annuity — Quote Report

Guaranteed Income Built Around Your Needs

Prepared for:

Mr. Client - 65

Prepared on:

02/26/2024

Prepared by:

James R. Grazioli

Quote Number:

CBJD56

This quote is guaranteed until 03/11/2024.

For questions please contact the Income Product Service Center toll-free at 1-800-452-7126 between the hours of 8:00 am and 6:00 pm ET, Monday through Friday.

All guarantees and protections offered by IPA (Fixed SPIA) are subject to the claims-paying ability of Nationwide Life Insurance Company.

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

Quote Number: CBJD56

Please include the Quote Number elected on the application

Quote Expiration Date: 03/11/2024

Income Start Date: 03/26/2024

Assumed Purchase Date: 02/26/2024

Owner:

Mr. Client - 65

Residence State: Florida

State Premium Tax: 0.00%

Contract Issue State: Florida

Tax Qualification: Traditional IRA

Primary Annuitant:

Mr. Client - 65

Gender: Male

Birth Date: 02/02/1959

Age at Quote Date: 65

Age at Income Start Date: 65

Monthly Lifetime Income

Income Option(s)/Optional Feature(s)	Premium Information		Payment Information			Death Benefit	Inflation Protection	Liquidity
	Premium Amount	Cost Basis	Initial Income Payment Amount	Payment Frequency	Tax-free Payment Amount ¹	Included in Income Option	Guaranteed Annual Compounded Increases (COLA)	Withdrawals Available ²
Single Life with 5 Year Term Certain	\$300,000.00		\$1,904.44	Monthly	\$0.00	Yes	No	Yes

¹Excludable Payment Amount may change based on changes to scheduled payments, including withdrawals or annual increases.

²A Non-assignability Endorsement to the contract is available at issue (if applicable); this endorsement will override specific contractual language, including access to withdrawals through the Liquidity Feature.

Important Information:

This quote does not constitute a contract. Nationwide must receive a complete application in good order that matches this quote and total premium amount by 03/11/2024. Please note, the Income Start Date is the date the payment will be processed. Payment can be expected 5-7 days following the day in which the payment is processed.


If requirements are received after this date or if information on the application differs from what was quoted, then the income payment amount(s) will be recalculated using the annuity purchase rates in effect at that time.

- Contracts with total premium amount over \$1 million will require a Large Case Questionnaire and approval from Nationwide
- To expedite the process, please submit a copy of this quote with the application

This material is not a recommendation to buy, sell, hold or roll over any asset, adopt an investment strategy, retain a specific investment manager 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. Investors should discuss their specific situation with their financial professional. The amount of annuity benefit may vary depending on the firm with whom your investment professional is associated. The differences in annuity benefit are due to differences in sales and related expenses that Nationwide incurs in distributing the contract through one firm versus another. Consult your financial professional for more information. Annuities have limitations. Please talk with your insurance professional to understand the benefits and limitations of Income Promise Select, a single-premium fixed annuity, issued by Nationwide Life Insurance Company, Columbus, Ohio.

Nationwide, the Nationwide N and Eagle, Nationwide is on your side, and Income Promise Select[®] are service marks of Nationwide Mutual Insurance Company. © 2023 Nationwide © 2023, Nationwide Financial Services, Inc. All rights reserved.

No Worries of Market Losses or Outliving Your Money

- ▶ Next Slide shows the Last 20 Years in Review of the S&P 500
 - ▶ With the Nationwide Single Premium Immediate Annuity, Market Declines or Crashes do not affect the Lifetime (Pension Type Payout)
- 


S&P 500® - Last 20 years in review

Are your retirement assets prepared for the next market downturn?



Source for charts: <https://finance.yahoo.com/quote/%5EGSPC/history?p=%5EGSPC>

Important Questions to Consider

- ▶ If things don't work out in your current brokerage account, and you lose your savings investments, do they send you an apology to say we are sorry for the loss of your money?
 - ▶ Does your Brokerage company carry any of the risk of your money? No, you carry all the risk, as they get their fees and charges even if you lose.
 - ▶ With where you are today, would it be prudent to transfer this risk to the Annuity Company, and sleep at night with no worry of loss, or do you choose to maintain the risk?
- 

Remember the Nature of **Procrastination**

People Don't Plan to Fail
They Fail to Plan



Thank You for Attending the Fixed Index Annuity Presentation

- ▶ What to do next?
- ▶ If the concepts of the Fixed Index Annuity makes sense to you then contact us to get a full illustration

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