

# 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: Lifetime Income  
Male 65 - \$300,000 Deposit**

**Starting Income In One Month = \$1,903.25**

**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 5<sup>th</sup> 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:

09/29/2024

Prepared by:

James R Grazioli

Quote Number:

CIHSSU

**The purchase rates used for this quote are guaranteed until 10/13/2024.**

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:** CIHSSU

Please include the Quote Number elected on the application

**Quote Expiration Date:** 10/13/2024

**Income Start Date:** 10/29/2024

**Assumed Purchase Date:** 09/29/2024

**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:** 09/10/1959

**Age at Quote Date:** 65

**Age at Income Start Date:** 65

	Premium Information		Payment Information			Death Benefit	Inflation Protection	Liquidity
Income Option(s)/Optional Feature(s)	Premium Amount	Cost Basis	Initial Income Payment Amount	Payment Frequency	Tax-free Payment Amount <sup>1</sup>	Included in Income Option	Guaranteed Annual Compounded Increases (COLA)	Withdrawals Available <sup>2</sup>
Single Life with 5 Year Term Certain	\$300,000.00		\$1,903.25	Monthly	\$0.00	Yes	No	Yes

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

<sup>2</sup>A 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 10/13/2024. Please note, the Income Start Date is the date the payment will be processed. The income payment can be expected 5-7 days following the day in which the payment is processed. The income payment is calculated using the premium when the contract is issued and the number of days between the issue date and the income start date. If the number of days changes, the income payment will be recalculated and the payment may differ from this quote.

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

### IMPORTANT RATE LOCK INFORMATION

This quote expires on the Quote Expiration Date. To receive the rates applicable on the quote date, the application and required paperwork must be completed, signed, and submitted to Nationwide within 14 calendar days of the quote date and:

For non-transfer business (cash or funds sent directly to Nationwide), the quote, premium and all required paperwork must be received no later than 14 calendar days from the Quote Date; or

For trustee-to-trustee transfers or 1035 exchanges (including if funding via a combination of transfer and cash), the premium must be received by Nationwide within 60 calendar days from the Quote Date, or date of application if there is no quote. If funds are received after the rate lock period, the contract will receive the purchase rates on the day the funds are received. The 60-day rate lock does not apply to premium greater than \$1,000,000.

# 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

James R. Grazioli – President

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