

# Learn the Advantages Of: Nationwide – Fixed Indexed Annuity

## An Educational Workshop

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

### ***A Discussion of:***

- 1. Guarantees: 20% Bonus Day 1 and 8% Simple Earnings Each Year for 10 Years or Until Income Starts, Whichever is First.***
- 2. Death Benefit: Contract Value Left to Your Beneficiaries – Avoiding Probate***
- 3. Contractual Guarantee: No Market Losses.***



# 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





# Nationwide Peak 10

## FIXED INDEXED ANNUITY

- ▶ THE NEXT SEVERAL SLIDES WILL EXPLAIN THE NATIONWIDE PEAK 10 FIXED INDEXED ANNUITY
  - ▶ The Peak 10 Is Available for ages – Up to age 85.
  - ▶ The Peak 10 Provides The Following Guarantees For Income Purposes:
    - ▶ 20% - Bonus Day 1
    - ▶ Guaranteed Earnings – 8% Simple Interest Every Year for 10 Years or Until Income is Started, Whichever Comes First
    - ▶ No Market Losses of Principal or Earnings.
    - ▶ Only Participate in Index Market Gains
    - ▶ Death Benefit: Contract Value Paid to Beneficiaries
    - ▶ NEVER OUTLIVE YOUR MONEY – Pension Type Income, Single or Joint
- 

# Next See A Sample Illustration of the Nationwide Peak 10 Index Annuity

**Full Illustration Will Be Provided at Appointment**

- ▶ Male Age 60
- ▶ Initial Deposit \$300,000 (Minimum Deposit \$25,000)
- ▶ The Next Page shows the Minimum Guaranteed Lifetime Income (Pension type plan ) started at age 65, with the Market Index Showing Zero Returns for 30 Years.
- ▶ The Lifetime Income is \$31,500\*, and never goes down, and pays that amount for the life of the annuitant and pays the Death Benefit to the beneficiaries.
- ▶ The total income payout at year 30 is \$819,000\*.
- ▶ \* The Income Is Guaranteed and not dependent on the market returns.



# Nationwide Peak<sup>®</sup> 10 Fixed Indexed Annuity

Featuring the Bonus Income + Rider **Initial Deposit \$300,000 Example**

Prepared For:  
Purchase Payment:  
Lifetime Withdrawals Start:

Mr. Client - 60  
\$300,000  
Age 65

## Guaranteed Contract Minimum Illustration Table<sup>1</sup>

This is one hypothetical outcome of the product's performance and not a guarantee of future results. Please review all hypothetical scenarios included.

Contract Year End	Age <sup>2</sup>	Earnings Growth Percentage <sup>3</sup>	Contract Value	Surrender Value <sup>4</sup>	Death Benefit <sup>5</sup>	Bonus Income+ Income Benefit Base <sup>6</sup>	Lifetime Withdrawals <sup>7</sup>	Cumulative withdrawals
At Issue	60		\$300,000	\$273,000	\$300,000	\$360,000		
1	61	-1.20%	\$296,400	\$269,643	\$296,400	\$388,800	\$0	\$0
2	62	-1.31%	\$292,512	\$268,740	\$292,512	\$417,600	\$0	\$0
3	63	-1.43%	\$288,336	\$267,501	\$288,336	\$446,400	\$0	\$0
4	64	-1.55%	\$283,872	\$265,918	\$283,872	\$475,200	\$0	\$0
<b>Withdrawals Start – Lifetime Income</b>								
5	65	-1.67%	\$247,620	\$232,483	\$247,620	\$504,000	\$31,500	\$31,500
6	66	-2.04%	\$211,080	\$200,463	\$211,080	\$504,000	\$31,500	\$63,000
7	67	-2.39%	\$174,540	\$167,508	\$174,540	\$504,000	\$31,500	\$94,500
8	68	-2.89%	\$138,000	\$133,822	\$138,000	\$504,000	\$31,500	\$126,000
9	69	-3.65%	\$101,460	\$99,406	\$101,460	\$504,000	\$31,500	\$157,500
10	70	-4.97%	\$64,920	\$64,920	\$64,920	\$504,000	\$31,500	\$189,000
11	71	-7.76%	\$28,380	\$28,380	\$28,380	\$504,000	\$31,500	\$220,500
12	72	0.00%	\$0	\$0	\$0	\$504,000	\$31,500	\$252,000
13	73	0.00%	\$0	\$0	\$0	\$504,000	\$31,500	\$283,500
14	74	0.00%	\$0	\$0	\$0	\$504,000	\$31,500	\$315,000
15	75	0.00%	\$0	\$0	\$0	\$504,000	\$31,500	\$346,500
16	76	0.00%	\$0	\$0	\$0	\$504,000	\$31,500	\$378,000
17	77	0.00%	\$0	\$0	\$0	\$504,000	\$31,500	\$409,500
18	78	0.00%	\$0	\$0	\$0	\$504,000	\$31,500	\$441,000
19	79	0.00%	\$0	\$0	\$0	\$504,000	\$31,500	\$472,500
20	80	0.00%	\$0	\$0	\$0	\$504,000	\$31,500	\$504,000
21	81	0.00%	\$0	\$0	\$0	\$504,000	\$31,500	\$535,500
22	82	0.00%	\$0	\$0	\$0	\$504,000	\$31,500	\$567,000
23	83	0.00%	\$0	\$0	\$0	\$504,000	\$31,500	\$598,500
24	84	0.00%	\$0	\$0	\$0	\$504,000	\$31,500	\$630,000
25	85	0.00%	\$0	\$0	\$0	\$504,000	\$31,500	\$661,500
26	86	0.00%	\$0	\$0	\$0	\$504,000	\$31,500	\$693,000

See next page for important information.

**Minimum Guaranteed  
Death Benefit if Market  
Has \$0 Returns**

**Minimum Lifetime  
Income if Market  
Has \$0 Returns**

**Cumulative  
Income  
Never  
Decreases**



# Nationwide Peak<sup>®</sup> 10 Fixed Indexed Annuity

Featuring the Bonus Income + Rider

Prepared For:  
Purchase Payment:  
Lifetime Withdrawals Start:

Mr. Client - 60  
\$300,000  
Age 65

## Guaranteed Contract Minimum Illustration Table<sup>1</sup>

This is one hypothetical outcome of the product's performance and not a guarantee of future results. Please review all hypothetical scenarios included.

Contract Year End	Age <sup>2</sup>	Earnings Growth Percentage <sup>3</sup>	Contract Value	Surrender Value <sup>4</sup>	Death Benefit <sup>5</sup>	Bonus Income+ Income Benefit Base <sup>6</sup>	Lifetime Withdrawals <sup>7</sup>	Cumulative withdrawals
27	87	0.00%	\$0	\$0	\$0	\$504,000	\$31,500	\$724,500
28	88	0.00%	\$0	\$0	\$0	\$504,000	\$31,500	\$756,000
29	89	0.00%	\$0	\$0	\$0	\$504,000	\$31,500	\$787,500
30	90	0.00%	\$0	\$0	\$0	\$504,000	\$31,500	\$819,000

- <sup>1</sup> This illustration reflects the guarantees in the Peak 10 contract. With the exception of the "at issue" row, all values shown are as of contract year end. Once lifetime withdrawals have been elected, the annuitization option in your contract equals your lifetime withdrawal benefit payment.
- <sup>2</sup> Age shown is age of older annuitant. The lifetime withdrawal percentage used to determine the lifetime withdrawal is based upon the age of the determining life, or younger determining life if joint option is elected.
- <sup>3</sup> Shows the guaranteed contract minimum earnings rate of 0% credited to the contract at the end of each account term.
- <sup>4</sup> Surrender value includes Surrender Charges and assumes no Market Value Adjustment (MVA). An MVA is not applicable in all states.
- <sup>5</sup> Death Benefit shown is the greater of the Contract Value or surrender value.
- <sup>6</sup> The Income Benefit Base (during the accumulation phase and on the first day of the income phase) is the greater of the Contract Value or the Minimum Income Benefit Value.
- <sup>7</sup> Withdrawals greater than the lifetime income withdrawal amount will lower the income benefit base and future lifetime income withdrawal amounts proportionately. Withdrawals may reduce your death benefit and Contract Value; if a withdrawal reduces your death benefit, it will do so proportionately. The lifetime withdrawal percentage used to determine the lifetime withdrawals are based upon the age of the determining life, or younger determining life if joint option is elected.
- <sup>8</sup> The Annual Average Earnings rate is the compound annual growth rate that reflects the hypothetical weighted rate credited to the contract at the end of the term.



# Next See A Sample Illustration of the Nationwide Peak 10 Index Annuity

**Full Illustration Will Be Provided at Appointment**

- ▶ Male Age 60
- ▶ Initial Deposit \$300,000 (Minimum Deposit - \$25,000)
- ▶ The Next Page shows the Lifetime Income (Pension type plan) started at age 65, based on Market Index Returns, from the last 10 Years but not a guaranteed amount. The income never decreases from market loses but can increase from market index returns.
- ▶ The Lifetime Income starting at age 65 is \$31,541\*, and never goes down. At age 75 the income has increased like a pay raise to \$36,115\* and never decreases.
- ▶ The Death Benefit at Year 20 is \$435,080\*
- ▶ The total income payout at year 30 is \$950,160\*.
- ▶ \* Based on the last 10 Years of Market Index returns & Not a Guarantee of Future Results.



# Nationwide Peak<sup>®</sup> 10 Fixed Indexed Annuity

Featuring the Bonus Income + Rider **Initial Deposit \$300,000 Example**

Prepared For:  
 Purchase Payment:  
 Lifetime Withdrawals Start:  
 Annual Average Earnings Rate:

Mr. Client - 60  
 \$300,000  
 Age 65  
 8.52%<sup>7</sup>

## Most Recent 10 Years Repeated (Non-Guaranteed) Hypothetical Illustration Table<sup>1</sup>

This is one hypothetical outcome of the product's performance and not a guarantee of future results. Please review all hypothetical scenarios included.

Contract Year End	Age <sup>2</sup>	Earnings Growth Percentage	Contract Value	Surrender Value <sup>3</sup>	Death Benefit <sup>4</sup>	Bonus Income+ Income Benefit Base <sup>5</sup>	Lifetime Withdrawals <sup>6</sup>	Cumulative withdrawals
At Issue	60		\$300,000	\$273,000	\$300,000	\$360,000		
1	61	-1.20%	\$296,400	\$269,643	\$296,400	\$388,800	\$0	\$0
2	62	15.98%	\$343,762	\$315,838	\$343,762	\$417,600	\$0	\$0
3	63	-1.21%	\$339,586	\$315,060	\$339,586	\$446,400	\$0	\$0
4	64	40.13%	\$475,851	\$445,802	\$475,851	\$475,851	\$0	\$0
<b>Withdrawals Start – Lifetime Income</b>								
5	65	-1.00%	\$439,551	\$414,048	\$439,551	\$504,651	\$31,541	\$31,541
6	66	31.46%	\$541,718	\$515,659	\$541,718	\$577,833	\$36,115	\$67,655
7	67	-1.07%	\$499,826	\$480,480	\$499,826	\$577,833	\$36,115	\$103,770
8	68	-1.16%	\$457,933	\$444,554	\$457,933	\$577,833	\$36,115	\$139,884
9	69	-1.26%	\$416,040	\$407,875	\$416,040	\$577,833	\$36,115	\$175,999
10	70	10.89%	\$425,211	\$425,211	\$425,211	\$577,833	\$36,115	\$212,113
11	71	-1.36%	\$383,319	\$383,319	\$383,319	\$577,833	\$36,115	\$248,228
12	72	16.69%	\$411,165	\$411,165	\$411,165	\$577,833	\$36,115	\$284,343
13	73	-1.41%	\$369,272	\$369,272	\$369,272	\$577,833	\$36,115	\$320,457
14	74	41.41%	\$486,091	\$486,091	\$486,091	\$577,833	\$36,115	\$356,572
15	75	-1.19%	\$444,199	\$444,199	\$444,199	\$577,833	\$36,115	\$392,686
16	76	31.38%	\$547,120	\$547,120	\$547,120	\$583,595	\$36,475	\$429,161
17	77	-1.07%	\$504,810	\$504,810	\$504,810	\$583,595	\$36,475	\$465,636
18	78	-1.16%	\$462,499	\$462,499	\$462,499	\$583,595	\$36,475	\$502,110
19	79	-1.26%	\$420,188	\$420,188	\$420,188	\$583,595	\$36,475	\$538,585
20	80	12.22%	\$435,080	\$435,080	\$435,080	\$583,595	\$36,475	\$575,060
21	81	-1.34%	\$392,769	\$392,769	\$392,769	\$583,595	\$36,475	\$611,534
22	82	17.58%	\$425,346	\$425,346	\$425,346	\$583,595	\$36,475	\$648,009
23	83	-1.37%	\$383,035	\$383,035	\$383,035	\$583,595	\$36,475	\$684,484
24	84	42.96%	\$511,116	\$511,116	\$511,116	\$583,595	\$36,475	\$720,958
25	85	-1.14%	\$468,805	\$468,805	\$468,805	\$583,595	\$36,475	\$757,433
26	86	31.55%	\$578,181	\$578,181	\$578,181	\$616,726	\$38,545	\$795,978

See next page for important information.

↑  
**Death Benefit  
 Based on Earnings**

↑  
**Annual Lifetime  
 Income  
 Based on Earnings  
 Not Guaranteed  
 Will Never Decrease**

↑  
**Cumulative  
 Income**



# Nationwide Peak<sup>®</sup> 10 Fixed Indexed Annuity

Featuring the Bonus Income + Rider

Prepared For:  
 Purchase Payment:  
 Lifetime Withdrawals Start:  
 Annual Average Earnings Rate:

Mr. Client - 60  
 \$300,000  
 Age 65  
 8.52%<sup>7</sup>

## Most Recent 10 Years Repeated (Non-Guaranteed) Hypothetical Illustration Table<sup>1</sup>

This is one hypothetical outcome of the product's performance and not a guarantee of future results. Please review all hypothetical scenarios included.

Contract Year End	Age <sup>2</sup>	Earnings Growth Percentage	Contract Value	Surrender Value <sup>3</sup>	Death Benefit <sup>4</sup>	Bonus Income+ Income Benefit Base <sup>5</sup>	Lifetime Withdrawals <sup>6</sup>	Cumulative withdrawals
27	87	-1.07%	\$533,468	\$533,468	\$533,468	\$616,726	\$38,545	\$834,524
28	88	-1.16%	\$488,755	\$488,755	\$488,755	\$616,726	\$38,545	\$873,069
29	89	-1.26%	\$444,043	\$444,043	\$444,043	\$616,726	\$38,545	\$911,615
30	90	13.43%	\$465,138	\$465,138	\$465,138	\$616,726	\$38,545	\$950,160

Annuitization will occur on the Annuity Commencement Date and will be based on the annuitization value of \$465,138.

See Guaranteed Contract Minimum Illustration Table for product guaranteed rates.

- <sup>1</sup> This illustration reflects the guarantees in the Peak 10 contract. With the exception of the "at issue" row, all values shown are as of contract year end. Once lifetime withdrawals have been elected, the annuitization option in your contract equals your lifetime withdrawal benefit payment.
- <sup>2</sup> Age shown is age of older annuitant. The lifetime withdrawal percentage used to determine the lifetime withdrawal is based upon the age of the determining life, or younger determining life if joint option is elected.
- <sup>3</sup> Surrender value includes Surrender Charges and assumes no Market Value Adjustment (MVA). An MVA is not applicable in all states.
- <sup>4</sup> Death Benefit shown is the greater of the Contract Value or surrender value.
- <sup>5</sup> The Income Benefit Base (during the accumulation phase and on the first day of the income phase) is the greater of the Contract Value or the Minimum Income Benefit Value.
- <sup>6</sup> Withdrawals greater than the lifetime income withdrawal amount will lower the income benefit base and future lifetime income withdrawal amounts proportionately. Withdrawals may reduce your death benefit and Contract Value; if a withdrawal reduces your death benefit, it will do so proportionately. The lifetime withdrawal percentage used to determine the lifetime withdrawals are based upon the age of the determining life, or younger determining life if joint option is elected.
- <sup>7</sup> The Annual Average Earnings rate is the compound annual growth rate that reflects the hypothetical weighted rate credited to the contract at the end of the term.

# 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 Nationwide Fixed Index Annuity make sense to you, then contact us to get a full illustration and begin the process.
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  - ▶ Comprehensive Financial Group Inc.
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