



Nationwide[®]
is on your side

Nationwide Advisory
Retirement Income
AnnuitySM

Retirement Income
Guide

Accumulation potential now, income later

Using Retirement Income DeveloperSM with
Nationwide Advisory Retirement Income AnnuitySM

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

Filling the retirement income gap

While many investors feel it's important to have a guaranteed lifetime income beyond Social Security¹, significantly fewer are confident they'll have enough money to live comfortably throughout their retirement².

Nationwide Advisory Retirement Income AnnuitySM (NARIA)SM with Retirement Income DeveloperSM, an optional Guaranteed Lifetime Withdrawal Benefit (available at an additional cost), can help bridge that gap by providing accumulation potential now, and providing an option to turn those assets into a guaranteed retirement income stream later without annuitization. To fully understand the potential benefits, let's start with the basics:

- A variable annuity is a long-term, tax-deferred investment you buy from an insurance company to help you save for retirement. They are called "variable" because their value fluctuates based on the performance of the underlying investment options you and your advisor pick. Some variable annuities offer optional living and death benefits for an additional fee.
- There are some limitations that may not be right for all investors, including withdrawals being subject to income tax, and withdrawals before age 59½ that may be subject to a 10% early withdrawal federal tax penalty.
- As you're reading, please keep in mind that all guarantees and protections are subject to the claims-paying ability of Nationwide Life Insurance Company.

Meet Diane



Diane (55) has recently retired from 30 years as a nurse practitioner and is pursuing a second career as an independent business owner. She has saved enough to keep her afloat for at least 5 years while her business is taking off, but she needs a plan in case things take longer to work out than expected. This way, she won't have to tap into Social

Security or her other retirement benefits.

The Nationwide Advisory Retirement Income Annuity, a variable annuity, can help Diane to continue accumulating assets for retirement which she can later use for guaranteed income through the election of Retirement Income Developer (RIDER).

With NARIA and RIDER, Diane can:

- ✔ **Continue saving** for her retirement by utilizing NARIA's 150+ investment options to potentially accumulate additional assets
- ✔ **Access an annual step-up** on her income benefit base if the contract value is higher than the benefit base on the contract anniversary.
- ✔ **Choose to turn on** a guaranteed retirement income stream at age 59½ or wait until she decides she needs additional funds; take a Non-Lifetime Withdrawal if she needs a cash infusion without starting RIDER withdrawals³

¹ IRI "Boomer Expectations for Retirement 2017," Insured Retirement Institute (2017)

² "The 2018 Retirement Confidence Survey", Employee Benefit Research Institute

³ The Non-Lifetime Withdrawal feature is only allowed once without starting income distribution from Retirement Income Developer.

Learn how Diane can bridge her income gap

The chart below shows how NARIA with RIDER gives Diane the flexibility to decide when to turn on her retirement income stream. As you're reading, please keep in mind that Diane is a hypothetical person, and this is only one portion of her overall portfolio. Also note that this illustration assumes a flat rate of a return (0%) to demonstrate the minimum lifetime withdrawal rates based upon the initial purchase premium.

Age	Lifetime withdrawal percentage (Single)		Lifetime withdrawal percentage (Joint Option)	
	Rider age < 5 years	Rider age ≥ 5 years	Rider age < 5 years	Rider age ≥ 5 years
59½ - 64	4.00%	4.50%	3.75%	4.25%
65 - 74	4.50%	5.00%	4.25%	4.75%
75 - 80	5.00%	5.50%	4.75%	5.25%
81+	5.50%	6.00%	5.25%	5.75%

1 Let's look at the details.

Diane invests \$100,000 in a NARIA policy with RIDER, and upon issuance, an income benefit base is established. (The income base equals her initial purchase payments). If she decides she needs the income at 59½, she uses RIDER to begin distributing a guaranteed retirement income stream.

2 Waiting to withdraw may be worth it.

If Diane decides to turn on RIDER at age 60, she will have owned the policy for 5 years, thereby increasing her guaranteed lifetime withdrawal rate from 4% to 4.5%, providing for a greater retirement benefit. If her business has done well and is providing her with enough income, she can continue to delay her income stream until she's ready to take withdrawals. Her withdrawal rate will continue to increase every 5 years she delays.



Please keep in mind that the guaranteed lifetime withdrawal amounts listed above are the minimum amounts Diane could receive. This illustration assumes Diane has not taken excess, early or non-lifetime withdrawals, nor incurred any advisory fees above the annual allowable limit (1.50%), which would have reduced her income benefit base. It is possible the underlying investment options could increase the income benefit base and guaranteed lifetime withdrawal amount even more.

3 And in case of emergency.

In the event Diane needs access to assets but doesn't want to turn on her retirement income stream, she can access the contract value value in NARIA in the form of a one-time Non-Lifetime Withdrawal. This can provide her with the funds she needs in case of an emergency without initiating her lifetime withdrawals.

Before investing, please review the variable annuity prospectus to understand the contract and any limitations it may have. While your income benefit base doesn't change (assuming no excess or non-lifetime withdrawals are taken), withdrawing income will reduce your contract value and death benefit.

Additional features

When using RIDER, NARIA has additional features that can also be of benefit to Diane:

- **The protection of the benefit base** against downside provided by RIDER ensures Diane can potentially accumulate more assets and achieve a new benefit base annually, but never lose that benefit base to market volatility. Withdrawing income will not change Diane's income base, but will reduce her contract value and death benefit. Taking excess, early or non-lifetime withdrawals, can result in a possible reduction or loss of income.
- **A suite of 150+ investment options** allows her and her advisor to construct a portfolio tailored to her risk tolerance, adjusting as she gets closer to taking withdrawals.
- **Because the assets are still invested** during RIDER withdrawals, Diane could potentially achieve a higher benefit base than when she began taking withdrawals.



Talk to your advisor to learn more about how Nationwide Advisory Retirement Income Annuity can help you plan for tomorrow, starting today.



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.

Variable products are sold by prospectus. Carefully consider the investment objectives, risks, charges and expenses. The product and underlying fund prospectuses contain this and other important information. Investors should read them carefully before investing. To request a copy, go to nationwideadvisory.com or call 1-866-667-0561.

Nationwide Advisory Retirement Income Annuity is a variable annuity issued by Nationwide Life Insurance Company, Columbus, Ohio. The general distributor is Nationwide Investment Services Corporation, member FINRA.

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