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**Nationwide Launches the Nationwide Peak 10® Fixed Indexed Annuity with New Development and Distribution Partner AmeriLife®**

Key Differentiators Include Two Exclusive New Indexes and Two Options for Guaranteed Lifetime Income

**Columbus, OH**—January 22, 2021—Nationwide, a financially strong and diversified, Fortune 100 insurance and financial services company, announces the launch of the Nationwide Peak 10® fixed indexed annuity. Peak 10 is the latest addition to Nationwide’s diverse product lineup, and its first annuity in partnership with AmeriLife, a national leader in developing and distributing annuities and retirement planning solutions.

“According to our latest *Advisor Authority* study, protecting against market losses due to COVID-19 is investors’ number-one financial concern, with protecting assets a close second, and managing volatility third,” said Eric Henderson, president, Nationwide Annuity, at Nationwide Financial. “Our new Nationwide Peak 10 fixed indexed annuity is an effective solution to help mitigate downside risk while still providing growth potential, especially for those clients nearing retirement, at a time in their financial lifecycle when losses can be hard to recoup and every basis point of performance counts.”

Nationwide’s Peak 10 fixed indexed annuity is designed to help manage a low interest rate environment, while providing upside potential with principal protection, to guarantee that investors won’t lose any of their initial investment or credited earnings due to the performance of underlying indexes. Nationwide Peak 10 gives advisors and their clients choice and flexibility with a unique combination of features to manage today’s complex markets. These include two exclusive new indexes, a choice of two tailored options for guaranteed lifetime income, and the flexibility of penalty-free access to assets through certain withdrawals and waivers.

“AmeriLife is committed to providing Americans with peace of mind and offering insurance and retirement planning solutions to help them live longer, healthier lives,” said Mike Vietri, Chief Distribution Officer. “We’re thrilled to be the exclusive distribution partner offering the new Nationwide Peak 10 fixed index annuity, and look forward to working with our distribution to educate consumers on the unique features this product can provide in helping pre-retirees and retirees across the country plan for their future.”

Denny Southern, AmeriLife President of Annuities and Retirement Planning Brokerage Distribution added, “We are honored to partner with Nationwide, in offering a financial solution with unique

indexing options and very attractive Lifetime Income features. Nationwide's Peak 10 provides consumers with protection of their hard-earned money, with upside growth potential."

### **Two Exclusive New Indexes**

Nationwide Peak 10 offers a fixed account and diverse lineup of four indexes, including two exclusive new indexes from leading financial institutions J.P. Morgan and AllianceBernstein. The J.P. Morgan Cycle<sup>SM</sup> Index, exclusively available within Nationwide Peak 10, seeks to outperform the market, allocating to stocks and bonds, with an equity allocation that rotates between different "smart beta" factors based on the business cycle. The AllianceBernstein Growth and Value Balanced Index,<sup>SM</sup> currently available only in Nationwide Peak 10, seeks to generate consistent returns while maintaining balance to navigate changing markets, with equity and-fixed income sleeves within a single portfolio which is managed to a modest 5% annualized volatility target using a risk-controlled process.

Nationwide Peak 10 also offers the S&P 500<sup>®</sup> Price Index and the S&P 500<sup>®</sup> Daily Risk Control Index. The Nationwide Peak 10 fixed account and all four indexes include a diverse range of crediting options. One-year terms are available for the fixed account and index cap crediting options. Two-year terms are available for index participation crediting options. Investors may allocate assets in up to five account options.<sup>i</sup>

### **Two Options for Guaranteed Income for Life**

Americans today can spend decades living in retirement, and according to Nationwide's sixth annual *Advisor Authority* study, 54% of investors are likely to choose an annuity to protect against outliving their savings. Nationwide Peak 10 gives investors a choice between two options that provide a steady stream of income that's guaranteed for life—even if their contract value falls to \$0.<sup>ii</sup>

Guaranteed Income Solution, available at no additional cost, offers a guaranteed 4% simple interest roll-up rate on the investor's original Income Benefit Base each year for the first 10 years or until the first withdrawal, whichever comes first. Bonus Income+ Rider, an enriched living benefit available for an additional cost, offers a 10% bonus credit included on the investor's Income Benefit Base, calculated on total premium, and also offers a 7% simple interest roll-up rate on the Income Benefit Base for the first 10 years or until the first lifetime withdrawal, whichever comes first. Bonus Income+ Rider also provides a joint income option for spouses.

### **Flexibility to Access Assets**

Nationwide Peak 10 also offers investors certain options to access their assets with no surrender charges or market value adjustment. This includes a free withdrawal of up to 10% of their contract value.<sup>iii</sup> A long-term care or confinement waiver<sup>iv</sup> and a terminal illness or injury waiver<sup>v</sup> are also available. In addition, Nationwide Peak 10 is RMD-friendly, even if required minimum distributions exceed 10% of the investor's contract value.<sup>vi</sup>

Nationwide Peak 10<sup>®</sup> Fixed Indexed Annuity will be available to consumers through financial professionals across the U.S., exclusively through AmeriLife's national distribution network of over 200,000 insurance agents and advisors, more than 35 marketing organizations, and over 50 insurance agency locations.

Financial professionals interested in Nationwide Peak 10<sup>®</sup> Fixed Indexed Annuity should contact their IMO marketer. Individual investors interested in learning more about the benefits of Nationwide Peak

10<sup>®</sup> Fixed Indexed Annuity should contact their financial professional or visit <https://NationwideFinancial.com/Peak10>.

### **About Nationwide**

Nationwide, a Fortune 100 company based in Columbus, Ohio, is one of the largest and strongest diversified insurance and financial services organizations in the United States. Nationwide is rated A+ by both A.M. Best and Standard & Poor's. An industry leader in driving customer-focused innovation, Nationwide provides a full range of insurance and financial services products including auto, business, homeowners, farm and life insurance; public and private sector retirement plans, annuities and mutual funds; excess & surplus, specialty and surety; pet, motorcycle and boat insurance. For more information, visit [www.nationwide.com](http://www.nationwide.com). Follow us on [Facebook](#) and [Twitter](#).

### **About AmeriLife**

AmeriLife is a national leader in developing, marketing and distributing life and health insurance, annuities and retirement planning solutions to enhance the lives of pre-retirees and retirees. For 50 years, AmeriLife has partnered with the nation's leading insurance carriers to provide value and quality to customers served through a national distribution network of over 200,000 insurance agents and advisors, more than 35 marketing organizations, and over 50 insurance agency locations. Visit [www.AmeriLife.com](http://www.AmeriLife.com) and follow AmeriLife on [Facebook](#) and [LinkedIn](#) for more information.

When evaluating the purchase of an annuity, your clients should be aware that annuities have limitations. They are long-term vehicles designed for retirement purposes. They are not intended to replace emergency funds, to be used as income for day-to-day expenses or to fund short-term savings goals. Please read the contract for complete details. Withdrawals may be subject to income tax, and withdrawals before age 59½ may be subject to a 10% early withdrawal federal tax penalty.

Nationwide Peak 10 is issued by Nationwide Life and Annuity Insurance Company, Columbus, Ohio.

If you annuitize a nonqualified annuity, a portion of your payment will be considered a return of premium and will not be subject to ordinary income tax. The amount that is taxable will be determined at the time you elect to annuitize the policy.

All annuity contract and rider guarantees, including optional benefits and any fixed subaccount crediting rates or annuity payout rates, are subject to the claims-paying ability of Nationwide Life and Annuity Insurance Company. They are not backed by the broker/dealer from which this annuity is purchased, by the insurance agency from which this annuity is purchased, by the agent from which this annuity is purchased or any affiliates of those entities, and none makes any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

Nationwide Peak 10 Annuity does not directly participate in any stock, equity investments or index. It is not possible to invest directly in an index.

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<sup>i</sup> An account option is the fixed account, or the combination of an index + crediting option.

<sup>ii</sup> All guarantees are backed by the claims paying ability of Nationwide Life and Annuity Insurance Company.

<sup>iii</sup> Distributions prior to age 59½ may be subject to a 10% early withdrawal federal tax penalty.

<sup>iv</sup> 100% of the contract may be withdrawn penalty free if contract owner is confined to a nursing home for a continuous 90-day period; confinement must begin after the contract is issued and may not be available in all states; maximum issue age is 80

<sup>v</sup> 100% of the contract value may be withdrawn penalty free after the first contract year if terminal illness or injury is diagnosed after the contract is issued; maximum issue age is 80; not available in NJ; in CT, available only after the second contract anniversary.

<sup>vi</sup> Money withdrawn from the index account during the index term will forfeit potential earnings that would have been credited at the end of the term.