



**Nationwide®**  
is on your side

# New and enhanced tools to help you better explore client solutions.

At Nationwide®, we help you break down and simplify your clients' most complex retirement challenges with innovative tools and strategies, so you can give them the guidance they need. To help you prepare for meaningful client conversations that are good for your business, we announce the following changes effective **January 12, 2015**.



## Introducing the Nationwide® Income Calculator

Our new web-based tool gives you the ability to quickly explore and compare the income generated by our annuity living benefit riders.\* By using the slide rule to adjust the target lifetime income or target premium, you can quickly estimate and compare potential lifetime income for your clients.

\* Variable annuity and fixed indexed annuity riders are optional and available for an additional cost.



## Enhanced Nationwide Lifetime Income Capture® Illustrations

Our Lifetime Income Capture® rider, tailored towards clients wanting to increase lifetime income yet need some guarantees, is available for an additional cost with a variable annuity and offers the following features:

- A **15-year simple interest roll-up rate** that equals a Variable Rate of at least the monthly 10-Year Treasury constant maturity rate plus a Defined Rate
- **Highest monthiversary contract value** with an annual step-up feature on the rider anniversary if the investment options outperform the roll-up rate
- **Stacking** feature where the roll-up rate is multiplied by the purchase payments and then added, or stacked, on top of the previous year's rider anniversary income benefit base to determine the roll-up value
- An **Attained Age feature** that allows for possible increases in lifetime withdrawal amount after income begins

We've added indicators on the client illustration report to reflect these features and added functionality to explore how different hypothetical interest rate environments might impact the roll-up rate by using the following scenarios:

- **Rising:** The hypothetical roll-up rate is selected with a starting point between 4% – 9% and incrementally increases each year
- **Trending Model – Rising:** The hypothetical roll-up rate model illustrates a rising interest rate environment using past Treasury rate history
- **Trending Model – Rising Then Falling:** The hypothetical roll-up rate model illustrates an interest rate environment over a 15-year period that's up early and down in later years using past Treasury rate history
- **Trending Model – Volatile:** The hypothetical roll-up rate model illustrates a rising interest rate environment that may be up or down any given year using past Treasury rate history
- **Constant Rate:** The hypothetical roll-up rate stays constant and does not change.



**Be confident in the advice you are giving your clients by utilizing our new and enhanced tools.**

For additional information, call the National Sales Desk at **1-800-321-6064**.

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**Nationwide®**

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

When evaluating the purchase of a variable annuity, keep in mind that variable annuities are long-term investment vehicles designed for retirement purposes and will fluctuate in value; annuities have limitations; and, investing involves market risk, including possible loss of principal.

**Variable annuities are sold by prospectus. The product prospectus and underlying fund prospectuses can be obtained by writing to Nationwide Life Insurance Company, P.O. Box 182021, Columbus, Ohio 43218-2021. Carefully consider the fund's investment objectives, risks, charges and expenses. Prospectuses contain this and other important information and your clients should read them carefully before investing.**

All guarantees and protections are subject to the claims-paying ability of Nationwide Life Insurance Company.

Variable annuities are issued by Nationwide Life Insurance Company, Columbus, Ohio. The general distributor is Nationwide Investment Services Corporation, member FINRA.

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