

Business owner retirement



Boost your retirement income with an insurance-based income solution

Business planning solutions from Nationwide®





Add life to your business

You’ve worked, planned, saved and invested, but you’re still not sure you’ll have enough money for the retirement you’ve envisioned. So what do you do?

With an insurance-based income solution, you may be able to protect your family’s future through a death benefit while you save for retirement with the same product.

Be sure to choose a product that meets long-term life insurance needs, especially if personal situations change — for example, marriage, birth of a child or job promotion. Weigh objectives, time horizon and risk tolerance, as well as any associated costs, before investing. Market volatility can lead to the need for additional premium in the policy. Variable life insurance has fees and charges that include underlying fund expenses and costs that vary with sex, health, age and tobacco use. Riders that customize a policy to fit individual needs usually carry an additional charge.

Helping you save for the retirement you’ve imagined

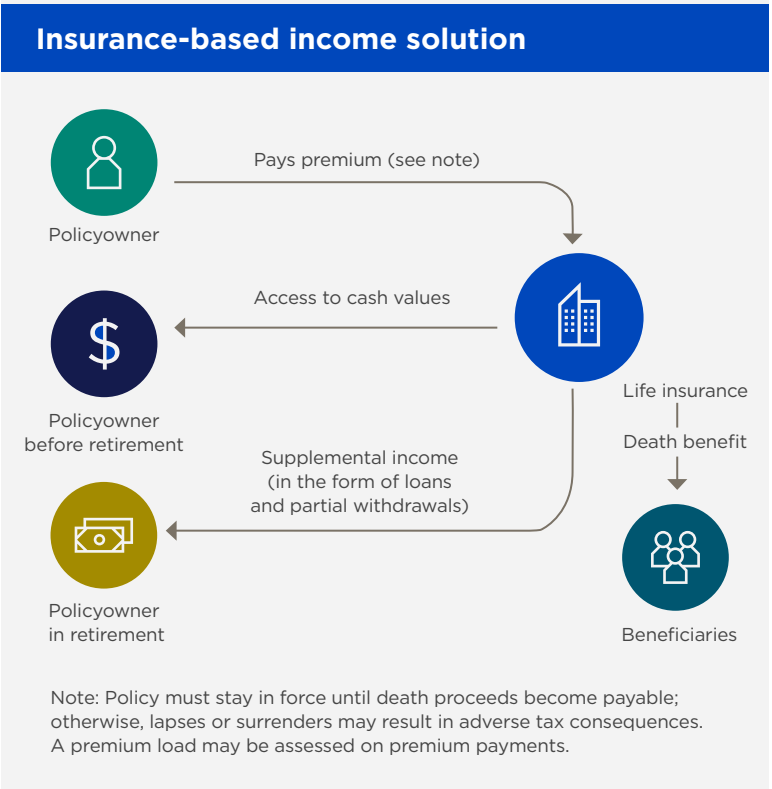
For many people, the savings offered by qualified plans alone may not provide enough funds to maintain their current standard of living in retirement.

An insurance-based income solution can provide a more rounded plan for the future.

How it works

An insurance-based income solution provides life insurance coverage to help protect your family, and the death benefit is free of federal income tax (it may even be estate tax free, if properly planned). In addition to the life insurance coverage provided, the insurance-based income solution allows you to invest additional money in the contract where it has the potential to grow tax deferred.

An insurance-based income solution also offers the ability to take tax-free income from the policy — as long as the policy remains in force and is not a modified endowment contract (MEC). Though commonly used to help supplement retirement income, withdrawals and/or loans from the policy can be used for other purposes, too.



Benefits of an insurance-based income solution

Tax advantages

- Withdrawals and loans from the policy can provide tax-free income, provided the policy is not a modified endowment contract (MEC)
- Cash value grows on a tax-deferred basis, and if the policy is held until death, there is no income tax on the cash value or death benefit
- No pre-59½ withdrawal penalties
- No required minimum distributions
- There are no contribution limits as there are with qualified retirement plans
- There's no impact on existing qualified plans — you can have a qualified plan and an insurance-based income solution

Potential for safety

- Death benefits provide basic life insurance protection for you and your family
- The income tax-free death benefit transfers wealth to your beneficiaries, and if properly structured, may also be excluded from your taxable estate



Flexibility

- A variety of optional features and riders help you personalize the policy even more; these are available at an additional cost, and not every rider or option is available in every state
- One premium covers both your life insurance protection and supplemental income needs
- Some products offer the ability to make investment choices through an assortment of investment options, allowing you to be as aggressive or conservative as you wish

Control

- You choose the amount of insurance you want within qualifying limits
- You choose the amount of premium you will pay and the frequency and timing of the payments
- You choose when to make withdrawals and how much they will be

Note: Please make sure to review this entire brochure prior to making a decision.



Meet Dennis and Vivian



Their story

Dennis and Vivian, both in their early 40s, are an active and successful couple with two children. They enjoy the kind of success that brings with it family vacations and a nice home. They have a vision that they're working toward for their retirement, but they're not completely sure how to get there.

Dennis and Vivian work together in their own law practice. Every year they each contribute the maximum amount allowed to their qualified retirement plans.

They've done well with their current retirement planning, but they need to save more to maintain their current lifestyle. More importantly, they need to protect their children should something happen to either one, or both, of them. Perplexed about how to reach these goals, they call Sonia, their investment professional.

Their strategy

Because they need life insurance, Sonia tells them about an insurance-based income solution that uses a life insurance policy from Nationwide. This strategy offers both the death benefit protection they need and the opportunity to accumulate supplemental income for later in life.

With an insurance-based income solution, Dennis and Vivian feel in control knowing that they have protected their family from the unexpected AND planned for retirement.

A few things to keep in mind

- This strategy does not guarantee returns or insulate the policyowner from losses, including loss of principal
- The death benefit and any guarantees are subject to the claims-paying ability of the issuing insurance company
- Nationwide and its representatives do not give legal or tax advice; you should consult your legal or tax advisor for answers to specific tax questions
- Loans and partial withdrawals will reduce the death benefits payable to beneficiaries
- Surrender charges vary by issue age, sex, underwriting rate class and product; these charges decline over time, so please see the prospectus for details





Call your investment professional today for more information on insurance-based income solutions, as well as these other business-planning strategies:

- Buy/sell agreements
- Executive bonus plans and restrictive executive bonus arrangements (REBAs)
- Key person insurance
- Nonqualified deferred compensation plans
- Split dollar plans
- Supplemental executive retirement plans (SERPs)



Nationwide®
is on your side

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

Throughout this brochure, we discuss access to money via loans and partial withdrawals. This assumes the contract qualifies as life insurance under section 7702 of the Internal Revenue Code (IRC) and is not a modified endowment contract (MEC) under section 7702A. As long as the contract meets non-MEC definitions under section 7702A, most distributions are taxed on a first-in/first-out basis. Loans and partial withdrawals from a MEC will generally be taxable, and if taken prior to age 59½, may be subject to a 10% tax penalty.

All individuals selling this product must be licensed insurance agents and registered representatives.

Products are issued by Nationwide Life Insurance Company or Nationwide Life and Annuity Insurance Company, Columbus, Ohio. The general distributor is Nationwide Investment Services Corporation, member FINRA.

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