

Easing client concerns about retirement

In light of recent market volatility and economic uncertainty,¹ many clients have concerns about retirement. It's important to anticipate those concerns, continue to identify each client's individual needs and remember that we designed the Nationwide Defender® Annuity to help.

Looking for growth with protection

64%

of consumers if given a \$100,000 inheritance would invest in an annuity over the stock market.²

¹ "The Annuity INSIDER Report," LIMRA (June 2025).

² 2025 Protected Retirement Income and Planning (PRIP) Study, conducted by Ipsos for the Alliance for Lifetime Income and LIMRA.



Top 2 of 3 consumer needs from a financial product are:

#1 protection from loss

#3 maximum opportunity for growth³

³ "2025 Retiree Insights Program," Greenwald Research (January 2026).

Making their money last for a spouse

For 65-year-old couples, chances are good that one of them will significantly outlive the other⁴:

75% chance that at least one spouse will live to be 87, but only 25% chance that both will reach 87⁴

50% chance that at least one spouse will live to be 92, but only 10% chance that both will reach 92⁴

⁴ Actuaries Longevity Illustrator, American Academy of Actuaries and the Society of Actuaries (2026).

With the Nationwide Defender® Annuity, you can tailor a solution that will help address these client concerns:



Offering growth potential⁵

- S&P 500®
- S&P MidCap 400®
- Russell 2000®
- MSCI EAFE
- Nasdaq-100®



Protecting from market risk⁶

- 10% Buffer
- 20% Buffer



Providing for loved ones

- Contract Value Death Benefit
- Return of Premium Death Benefit
- Spousal Protection Feature

⁵ While the contract does not directly invest in the index, it is still subject to market or investment loss. Index strategy values fluctuate each day, and the growth potential and buffer protection are not fully realized until the end of the strategy term.

⁶ The contract may gain or lose value before the end of the strategy term. Buffer protection and growth potential are not fully realized until the end of the strategy term. As a result, you may experience a loss even if negative index performance is within the buffer percentage during a strategy term.



Learn more at Nationwide.com/Defender and call the Nationwide Annuity Solutions Center at 1-800-321-6064 with questions.



Nationwide®

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

This material is not a recommendation to buy or sell a financial product or to adopt an investment strategy. Investors should discuss their specific situation with their financial professional.

This product is sold by prospectus. This material must be preceded or accompanied by the prospectus. Carefully consider the investment objectives, risks, charges and expenses. The product prospectus contains this and other important information. Investors should read it carefully before investing. To request a copy, go to nationwide.com/prospectus or call 1-800-848-6331.

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 prospectus for complete details. Withdrawals are subject to income tax, and withdrawals before age 59½ may be subject to a 10% early withdrawal federal tax penalty.

Nationwide Defender is an individual, single-purchase-payment deferred annuity with index-linked strategies issued by Nationwide Life Insurance Company, Columbus, Ohio. The general distributor is Nationwide Investment Services Corporation, member FINRA, Columbus, Ohio.

Please note that a registered index-linked annuity (RILA) does not directly invest in an index. A RILA includes index strategies which follow market performance; however, they are not actual investments in the stock market.

Guarantees and protections referenced within are subject to the claims-paying ability of Nationwide Life Insurance Company.

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