Nationwide® Advisory Annuities

Valuable support for transitioning RIAs

Switching to a fee-only model? We're ready to help you.

The industry's shift to fully independent RIA business continues, and it's been projected that registered investment advisors (RIAs) will account for nearly one-third of all financial advisors by 2028.[1] During the transition to a fee-only model, however, advisors often leave annuities behind or consider them held-away. Because so many clients already own annuities, that can create a gap in their financial plan and leave significant assets outside the RIA's management.

At Nationwide®, we support the continuity of your client relationships throughout your RIA transition by helping you to efficiently integrate existing annuity assets into your clients' holistic financial plans.

INTEGRATING ANNUITY ASSETS INTO ADVISORY PLANNING

Technology integration
We integrate our direct data feeds with many of the platforms that advisors use to allow portfolio management, model construction and access to important account information with the technology stack they already rely on.

Fee billing friendliness
You can deduct advisory fees of up to 1.5% from our annuities without impacting a client's income benefit base or creating a taxable distribution.

REVIEWING AND EVALUATING ANNUITY ASSETS

Complimentary annuity analysis
We provide a review of existing annuities — including features, benefits, contract details and fees — then help you decide if they still meet client needs.

Access to specialists
Our Advanced Consulting Group helps you evaluate how annuities may fit within broader financial planning strategies and consults on complex client situations.

PROVIDING ADVISORY ANNUITY ACCESS AND SUPPORT

Flexible advisory solutions
We offer a comprehensive suite of advisory annuities featuring transparent fees and a wide range of quality investment options.

Nationwide Insurance Desk
If you're not licensed to sell annuities, our team of licensed representatives will handle the suitability reviews, complete the paperwork and manage the transactions for you.

Who may benefit from our help?

- Advisors transitioning to the fee-only model or managing held-away assets
- RIAs recruiting and onboarding advisors from other channels, integrating insurance solutions into holistic planning or expanding their services

[1] "Independent RIAs to Increase by 12% by 2028," Rueda, Edward, planadviser (August 1, 2025).

Make the transition without all the complexity

We're ready to help you at Nationwide,
so contact your advisory wholesaler today
and get the conversation started.

Nationwide®

FOR FINANCIAL PROFESSIONAL USE — NOT FOR DISTRIBUTION TO THE PUBLIC

• 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.

Variable products are sold by prospectus. 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.

The summary of product features is not intended to be all-inclusive. Restrictions may apply. The contracts have exclusions and limitations and may not be available in some states or at some times.

When evaluating the purchase of a variable annuity, your clients should be aware 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. Protections and guarantees are subject to the claims-paying ability of the issuing insurance company and do not apply to the investment performance of the variable accounts, which are subject to investment risk.

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

Monument Advisor and Monument Advisor Select are issued in all states, except NY, by Jefferson National Life Insurance Company, Dallas, TX. In New York, Monument Advisor Select is issued by Nationwide Life Insurance Company, Columbus, Ohio. The general distributor is Nationwide Investment Services Corporation, member FINRA, Columbus, Ohio.

ASM-2147AO (05/26)