



Nationwide®



Nationwide Stable Income<sup>SM</sup> Fixed Annuity | Product guide

# Prepare now to feel more confident about your retirement income

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



# Simplicity, stability and flexibility

Planning for retirement can be complex, no question — but it doesn't have to be for you. We created the Nationwide Stable Income<sup>SM</sup> Fixed Annuity to help you prepare for retirement with certainty, know how much income you'll have to rely on and begin receiving income when it makes sense for you.

[Let's take a closer look.](#)

## Preparing for your future

At Nationwide®, we set the initial interest rate for your investment and guarantee that it will remain the same for 7 years. After that, your interest rate will renew annually at our current rates, and we'll guarantee that it won't be lower than 1%.

Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Years 8+
Initial interest rate guarantee							Annual renewal rates 1% minimum

### Other things to know about your investment

- Issue ages for your annuity range from 45 to 85; Edward Jones recommends election between 55 and 75
- The minimum purchase payment amount is \$25,000
- Subsequent purchase payments are not allowed

### Important details

Federal tax laws are complex and subject to change. Nationwide and its representatives do not provide tax advice. Talk with your tax advisor or attorney for answers to specific questions.

When discussing annuities, it's important to remember that all guarantees and protections are subject to the claims-paying ability of the issuing insurance company.

Annuities are long-term investment vehicles designed for retirement purposes. Annuities have limitations.

If you withdraw money before the contract matures, surrender charges may apply. Also, a 10% early withdrawal federal tax penalty may apply if you take a withdrawal before age 59½, and any withdrawal may be subject to ordinary income tax.

# Receiving your lifetime income

When you start receiving income from your Nationwide Stable Income Fixed Annuity, you can feel confident knowing that we'll guarantee it for your lifetime. Your lifetime income payments will never decrease, even if they eventually reduce your contract value to \$0.

## Calculating your lifetime income payment

**Net purchase payment x Lifetime income payout factor = Lifetime income payment**

- Net purchase payment is your purchase payment minus any withdrawals you make before starting your guaranteed income
- Your lifetime income payout factor is based on whether you've chosen single or joint income, your age at contract issue and the amount of time you wait to take income

## The longer you wait to start, the higher your income can be

Consider this example of a 60-year-old who invests \$250,000, doesn't take any withdrawals and selects the single income option:

### Starting income right away

Net purchase payment	x	Lifetime income payout factor	=	Lifetime income payment
\$250,000		6.95%		\$17,375 annually

### Waiting 10 years to begin

Net purchase payment	x	Lifetime income payout factor	=	Lifetime income payment
\$250,000		12.85%		\$32,125 annually



## Every day counts at Nationwide®

Because we determine your lifetime income payout factor based on the number of days elapsed in a policy year, **your income payout is automatically credited for each day elapsed since your last contract anniversary.**

## Other things to know about your income

- The annual fee for the income benefit is 0.95% based on the contract value and assessed quarterly
- Issue ages for the income benefit range from 45 to 85; Edward Jones recommends election between 55 and 75
- For the Joint Option, both spouses must meet the age criteria, and lifetime income payments will be based on the younger spouse's age
- If lifetime income payments are started in the same calendar year as the policy is issued, the amount of income available in the first year is prorated based on the number of months the policy will be in force that first calendar year

# Adapting to the unexpected

We designed the Nationwide Stable Income Fixed Annuity to help you prepare for your retirement income, but we also understand that you may have unexpected financial needs along the way, and we're ready to help you.

## You can access your money without a penalty



### Free withdrawals

Each year, you may withdraw up to 10% of your contract value, as of the prior contract anniversary, without a withdrawal charge.



### Nursing home waiver<sup>1</sup>

You may withdraw 100% of your contract value penalty-free if you are confined to a nursing home for a continuous 90-day period; confinement must begin after the contract is issued.



### Terminal illness waiver<sup>1</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.



### Required minimum distributions (RMDs)<sup>2</sup>

Withdrawals requested to satisfy your required minimum distribution (RMD) will not be subject to a withdrawal charge.

## Review the contingent deferred sales charge<sup>3</sup> (CDSC) schedule

If none of the above waivers apply, you may still withdraw more than your free withdrawal amount in a given contract year, but charges and penalties may apply during the first 7 years:

Contract year	1	2	3	4	5	6	7	8+
CDSC percentage	7%	6%	5%	4%	3%	2%	1%	0%

## The death benefit will help provide for your loved ones

When you pass away, we'll pay your chosen beneficiaries a death benefit equal to your contract value.

## Other things to know about accessing your money

- Any amount withdrawn in excess of the remaining free withdrawal amount is subject to a CDSC and a market value adjustment (MVA), if applicable
- The MVA is an adjustment that may be applied if you make a partial withdrawal or fully surrender your contract before the end of the CDSC period
- The MVA may be positive, negative or zero. If it's negative, it could decrease the amount you receive after a withdrawal or surrender; if it's positive, it could increase the amount you receive

<sup>1</sup> Waivers may not be available in some states; available at no additional cost; maximum eligibility age is 80; terms and conditions apply for eligibility.

<sup>2</sup> During the calendar year that lifetime income payments begin, withdrawals from the contract to satisfy RMDs may be treated as excess withdrawals unless lifetime income payments begin in the month of January and there were no withdrawals from the contract that same calendar year prior to beginning lifetime income payments. After the first calendar year when lifetime income is initiated, withdrawals above the lifetime income amount that qualify under RMD rules will not negatively impact future lifetime income.

<sup>3</sup> May vary by state. In California, this is called a surrender charge.

# Relying on us to be here for you

At Nationwide, we're so happy to help you prepare for retirement, and we know you have much to discuss with your financial advisor. As you plan together, we want you to feel confident that we'll be here when you need us, and that starts with getting to know a little bit about us.

Mutual company  
founded in  
1926

**FORTUNE 100**  
company

**\$322.3 billion<sup>4</sup>**  
in total assets

## Strong ratings



Affirmed: 04/12/25



Affirmed: 11/07/24



Affirmed: 11/10/23

These ratings and rankings reflect rating agency assessment of the financial strength and claims-paying ability of Nationwide Life Insurance Company and Nationwide Life and Annuity Insurance Company. Because the dates are updated only when there's a change in the rating, the dates above reflect the most recent ratings we have received. They are subject to change at any time.

<sup>4</sup> Nationwide 2024 Annual Report; current as of December 31, 2024.





# Get started today with the Nationwide Stable Income<sup>SM</sup> Fixed Annuity

Talk with your Edward Jones financial advisor to  
prepare more confidently for your retirement.



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.

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

Products include features that may be changed at the discretion of the insurer. You will be notified prior to any of these changes that affect your contract or policy.

Fixed annuities are contracts purchased from a life insurance company. They are designed for long-term retirement goals. Withdrawals are subject to income tax, and withdrawals before age 59½ may be subject to a 10% early withdrawal federal tax penalty.

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 the issuing 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 or any affiliates of those entities, and none of them make any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

Nationwide Stable Income is a modified single-purchase-payment deferred fixed interest annuity issued by Nationwide Life and Annuity Insurance Company, Columbus, Ohio.

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